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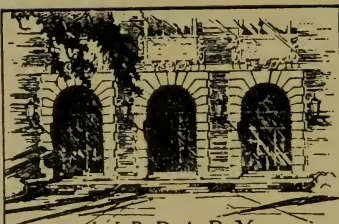
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THE
HEAD OF THE FIRM

A NOVEL

BY

MRS. J. H. RIDDELL

AUTHOR OF

'GEORGE GEITH OF FEN COURT,' 'TOO MUCH ALONE,'
'FAR ABOVE RUBIES,' ETC.

IN THREE VOLUMES

VOL. III.



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THE HEAD OF THE FIRM.



CHAPTER I.

INFORMATION WANTED

WHAT Mr. Tovey wanted to know was how Mr. Desborne met those bills.

They were for a large amount ; they were bills not at all in the ordinary course of business ; Mr. Tovey quite understood the proceeds were required to fill some purely private gap which was yawning to an inconveniently wide extent ; they were bills not made payable, as ought to have been the case, at Mr. Desborne's bank, or office, or dwelling-house ; they were bills to be ashamed of and kept secret ; they were as things accursed, which

no clerk, or servant, or relative was to touch, or even see; they were bills the drawer felt satisfied the acceptor would require his assistance to meet, yet the acceptor did not ask for such assistance.

Instead, he went in a hansom to Mr. Tovey's bank and 'honoured' the 'nefarious documents,' at the eleventh hour it is true, but still a good fifty minutes before the stroke of doom.

Mr. Tovey, who chanced to be 'hovering around,' saw Mr. Desborne return through the swinging doors, and augured ill from the weary way he walked across the pavement, and his tired look as he directed the cabman where to drive next; but the bills were all right; they were not protested, they paid no fatal, if flying, visit to any notary; they never returned to the drawer with that significant inch of paper attached, the writing on which means ruin or the beginning of ruin, and is plain to the initiated as the legend Daniel interpreted for Belshazzar.

There were none of these things, and Mr. Tovey naturally wanted to know why.

Mr. Desborne could have told him, but Mr. Desborne did not, which, perhaps, was a pity, for Mr. Tovey, spite of his many peculiarities, was not by any means a bad fellow, and he liked the lawyer. The lawyer, however, did not like him, and had made up his mind he would do anything and face anything rather than endure such another evening's 'heckling' as that he experienced when his moneyed friend ate grapes and raised quite a cairn of filbert-shells at Ashwater.

Few men can bear being 'heckled' with equanimity, particularly when troubled about money matters; and though he was careful to conceal what he felt, Mr. Desborne grew at last to chafe under the most ordinary questioning, like a restive horse.

There were, indeed, times before and after those bills arrived at their full stature when his uncle could scarcely put the simplest inquiry to him without causing exquisite pain. The torments he passed through while Mr. Tovey's drafts were maturing no man suspected. All the while Care, that cunning sculptor who works so much more thoroughly

than Time, was graving indelible lines on his pleasant face, he met the world's scrutiny with a smile, and answered its greeting almost as cheerily as of old, but the man's heart was changed. The elasticity of his once happy, buoyant nature had left him, to return never more. The amount of practical knowledge crowded into those three months by that merciless schoolmaster Experience could not be imagined save by the initiated. It is only those who have been 'through the mill' that can tell how 'exceeding small' the stones grind, how every fibre, every nerve, is racked during the process.

Mr. Desborne soon grew to understand what the rack meant, if he never understood before. From the hour he signed his name across those drafts, his business education—previously neglected—may be said to have begun.

First, he learned one truth never before suspected, though he ought to have been acquainted with it, namely, that money so raised goes no way at all; and, second, the absolute accuracy of Mr. Tovey's statement

concerning the rapidity with which time travels while a bill is coming due.

It is a gracious provision of Providence that a sovereign earned will purchase about three times as much as a sovereign borrowed, and as to Time's rate of progression during the ninety-five days' breathing space allowed to the unhappy debtor, why, the speed of light was but dawdling by comparison.

Literally, the days flew. Once there had been an interval between breakfast and luncheon, luncheon and dinner; but after he sold himself into captivity Mr. Desborne found there was no pause whatever.

Dull November went its way; the dark days before Christmas came; that merry season with its constant cry for money—money for needful tips, for presents, for superabundant feasting, for pale-faced flowers and prickly holly—fled by in turn, only to give place to a happy New Year, inaugurated by heavy bills delivered, by respectful compliments, and requests for cheques; and still time dashed on with the speed of an express train, and Mr. Desborne felt as though he had travelled

hundreds and thousands of miles, when, suddenly, the first of February came, and he found himself almost at the terminus of the 'Three months after date' business, with nothing to meet his engagements.

It was then some leaden weight seemed to drop down in his heart with a heavy thud. From the first he knew this time must come, and now it had come.

On that November evening which, spite of the frantic pace of Time's express, looked now to Mr. Desborne's memory so far and far away, what did he expect to happen that would enable him to keep faith with his own signature? He had no idea whatever. Wonderful things do happen occasionally, but he could not remember at all why he then expected a miracle to be wrought for him.

If thinking could have provided money for those bills, they had been met over and over again, because, indeed, he may be said to have thought of nothing else for months. But thoughts are not actions, as the state of his exchequer proved. It is of no use for a man to lie awake at night forming plans,

unless he carry them out next day. It is worse than useless for him to start from troubled dreams, if he fail to take such measures as shall prevent those dreams from becoming terrible realities.

He had been as one at sea without an oar or rudder, rushing to cry to this person and to that for help, and yet uttering never a sound ; and now the rocks were within measurable distance, and he could do nothing to avert the impending catastrophe, unless he chose to take counsel with his uncle or Mr. Tovey. The latter had written a little memorandum, ‘ Do not forget the 8th.’ Just as if any human being so placed were likely to forget it ! As well say to a man left for execution, ‘ Do not forget Monday morning, when you are to be hung by the neck.’

A natural instinct impelled him to reply irritably, but his legal instinct compelled him to be careful.

‘ I have not forgotten,’ was the compromise effected between the two. ‘ I have not forgotten,’ which might mean he was still in possession of his faculties, but which certainly

gave no assurance that he was in possession of the necessary amount of cash.

Mr. Tovey, knowing as well as anybody the ways and manners of individuals who rashly put pen to paper, particularly to stamped paper, read the four words of reply in this latter sense, and posted to Mr. Desborne's house a longer memorandum, which contained a caution not to let the bills be dishonoured. 'If you are unable to manage the full amount, come to me; only do not drive matters off to the last minute.'

It was like lashing a horse already wild with fright. Mr. Desborne scarcely knew what he was doing, but the well-meant suggestion only determined him to have no more dealings with Mr. Tovey. Perhaps, had he seen his way to scrape together part of the amount, he might have been tempted by so insidious an offer; but not having a penny in hand, or any proposal to make, he no doubt felt he might, in vulgar parlance, as well be hung for a cow as a calf.

If he had to go to his uncle, Mr. Tovey's assistance would be unnecessary; if he did

not go to his uncle, any partial renewal could serve no purpose whatever. For these and other reasons he took no notice of Mr. Tovey's latest note, only answering it by a dignified silence, which induced his creditor to expect the worst.

And all this time Mr. Desborne was suffering torments, in comparison with which lakes of fire and brimstone seemed to him mere child's play.

He was learning the full meaning of bills payable; he was more than beginning to understand the agonies those struggling men must have endured whom he had seen in the days of his own prosperity rushing into banks while the hands of the clock were travelling towards the stroke of four, and paying in their hardly-gathered money, only that they might secure the doubtful privilege of carrying on a losing game for some few toilsome months or years longer. Vaguely, too, it was borne in upon him how hard it is for a capitalist to remain a lenient creditor. The business man who does not insist on his pound of flesh is very likely ere long to have no pound of flesh

to insist on ; while, as for money-lenders, Mr. Desborne felt that if those gentlemen could only be induced not to ask so many questions, an intending borrower who knew anything of the difficulty of repayment might well forgive them for not lending at all.

From experience, further, he was becoming acquainted with the torments of Tantalus. Fair fruit and sparkling waters were within his reach, yet he dare not slake his thirst with the one or stretch forth his hand to pluck the other.

In the bank with which Desborne and Son kept the firm's account there were thousands of pounds lying quite idle. A heavy mortgage had been paid off some time previously, and the amount left in safe custody till such time as the owner might request it to be forwarded to him, an event likely to happen any day. There, however, meantime it remained, making the firm's balance exceptionally heavy, and causing the head of that firm to feel certain there existed in the mode of distributing wealth some tremendous injustice.

Perhaps it was thinking about the sum of money Desborne and Son's bankers were probably turning over and over again with much profit to themselves which made Mr. Desborne wonder whether his own private bankers could assist him in his need. He had not much security to offer, but perhaps gentlemen with whom his father and grandfather had done business might regard his request favourably and refrain from impertinent questioning and disagreeable comment.

That, certainly, was a notion worth considering; unhappily, however, it was one which the more Mr. Desborne considered, the less he felt inclined to carry out.

There were so many things against it! First, he must tell his bankers he was short of money; next, the state of his account, long drawn so close that if replenished one week it looked weak and poverty-stricken a fortnight after—a terribly shaky account, so shaky no banker in his senses could be expected to strengthen it with a loan. Preferring such a request might also damage his credit, and draw attention to the state of his affairs.

No, that would not do, and yet what was he to do?

He must ask someone; he could be but refused. After being refused, he might go to his uncle. A few hours more, and the three months, which in prospect had seemed so long, would have vanished utterly, and the three days of grace only be left. What was it possible to do in three days?

With a heavy heart, he involuntarily worked out this rule-of-three sum: Given that in ninety-two days he had not been able to provide for even one of the bills, what likelihood was there of his finding funds to meet all of them in three?

To an impecunious man there is no science so detestable as arithmetic, and Mr. Desborne, while vainly striving to make two and two five, had long felt he hated it with all his soul.

Hating or liking would not, however, help him to solve the problem of how to get money.

‘I will go to my bankers,’ he decided; ‘they can but say “No,”’ and, indeed, there

was nothing more sure than that they would say 'No'; but, still, even the shadow of hope that they might answer 'Yes' seemed such a comfort Mr. Desborne feared to put his fortune to the test and leave himself no alternative save an interview with his uncle. On the whole, he thought he would rather let any amount of dishonour be heaped on those wretched bills, and leave Mr. Tovey to do his worst; but he could not exactly forecast what that worst might prove, and felt that if forced to go to his bankers at last, he had better adopt that disagreeable course at first. 'I *will* go to them,' he repeated, with greater emphasis than before, 'this afternoon.'

With the afternoon, however, came another excuse for further delay.

'I shall be fresher in the morning,' he thought. 'Having made up my mind as to what I am going to do, perhaps I may sleep better to-night. Yes, I will leave the matter over till to-morrow, and call at the bank on my way to Cloak Lane.'

Morning found him no more inclined for the interview he had overnight so firmly deter-

mined to seek than the previous afternoon had done.

‘I may as well just call in at the office first,’ he said to himself, ‘and then I can devote myself to the business in hand.’

If the business so glibly referred to meant that impending interview, it was destined never to take place.

At Messrs. Desborne and Son’s the custom prevailed of leaving all letters for the firm, as well as for Mr. Thomas Desborne, on that gentleman’s table, whilst those addressed to his nephew were carried into the room memorable to Aileen as the scene of her first interview.

It was not because he expected any important communication that the Head of the Firm bent his steps to Cloak Lane and entered his office before going on to his bank. All he wanted was to delay the evil hour, and, influenced by this desire, he turned over his letters and proceeded to read them leisurely.

He had thus worked his way almost to the end, when he drew from one envelope an enclosure, the contents of which caused the

hot blood to rush into his face and immediately after fade away, leaving him pale as death.

For a moment the writing grew blurred and indistinct before his eyes ; there sounded a strange humming in his ears ; something seemed to come between him and the light of day ; he felt as though the room were reeling round ; then the sudden faintness passed off, and he knew he was sitting in his accustomed place with a number of letters before him, the cold February sunshine falling across the carpet and regilding the lettering of his law books.

Filling a glass with water, he emptied it at a draught, after which he remained for awhile with his elbows resting on the table and his hands supporting his head, trying, as Mr. Tripsdale would have jauntily said, 'to pull himself together.'

When he had done this to a certain extent, and glanced over the few remaining letters, he put them all on one side with the exception of that short epistle which had produced such an effect.

This he scanned again before taking it upstairs to his uncle's room.

He found Mr. Thomas Desborne very busy with his correspondence, making abstracts, pencilling notes, instructing Mr. Knevitt—so busy, indeed, that he did not look up while answering his nephew's 'Good-morning,' but merely pushed some folios towards him, and said :

'I wish you would give these matters your attention to-day.'

'Certainly,' answered Mr. Desborne, making a desperate effort to 'pull himself more together,' and then he laid the paper he carried before his uncle, observing, 'That has just come.'

Mr. Thomas Desborne read the memorandum, for it was little more, without the smallest evidence of feeling. It did not affect him in the least ; indeed, there was not the slightest reason why it should have done so.

'Very well,' was his tranquil comment as he pushed the communication back to his nephew. 'Is it worth while placing the amount on deposit ?'

‘I think not,’ said Mr. Desborne. ‘At all events, we may as well leave that over till after I have spoken to him. You see, he will be passing through London in a few days.’

‘True; things had better remain as they are.’

Mr. Desborne went downstairs again and shut himself up with the folios, to which he tried to give his best attention. Quite unsuccessfully, however, for Mr. Tovey’s bills played at leap-frog over the text, and scrawled ‘Three months after date’ in mighty letters across the clear formal writing, which purported to set forth how, on a certain day in a certain year of grace, John Jones, in consideration of, and all the rest of it, ‘undertook for himself, his heirs, and assigns,’ etc.

‘I must go out and get my brain clear,’ thought Mr. Desborne, as ‘Value received,’ which had nothing in the world to do with John Jones, took a header over ‘Accepted payable,’ and came down flat on ‘To Edward Desborne, Esq., Ashwater, Teddington.’ ‘This is enough to drive a man mad.’

Accordingly he went out, and took a cheer-

ful walk about the network of lanes that at one time ran direct from Cannon Street to Thames Street, but were dissected by Queen Victoria Street and the Daylight Route Railway. He came in the course of his travels, as people who roam without a purpose anywhere in London are sure to do, upon yards and courts and funny out-of-the-way little nooks, strange and unfamiliar; he got to the backs of forgotten churches; he saw small shops crushed into unexpected corners; he found where beadles lived, and where the inhabitants were informed they ought to apply in case of fire. He beheld grimy children and little girls in clean white pinafores, and grew interested and forgot, for the time being, why he was making such a pilgrimage, and the fact that a person of the name of Tovey existed and was very much in evidence. When he got to St. Mary Somerset, of which church he had to ask the name, so ignorant was he of most matters appertaining to the City lying out of his ordinary routine, a dim recollection recurred to him of having when a lad attended service there with his uncle, who

afterwards took him along many streets and alleys, in search of lanes which no longer existed, having been swept out of the world and off the maps by the besom of civilization.

He could remember his relative standing at one particular point and saying: 'It was just about here Desborne Lane started running south to Thames Street, and I feel little doubt, though the old histories are silent on the subject, that one of our ancestors lived in a fair house near this. So late as seventeen hundred and ninety Lambert Hill was inhabited by private families, but we probably were driven from our home at the time of the Great Fire, when the old churches of St. Nicholas Cole Abbey and St. Michael, Queenhithe, were destroyed, as well as the residences of many persons of wealth and consideration.'

Across the past came faint but clear the echoes from that long-ago time, on the very spot they had stayed, as words breathed into a telephone and sealed up will remain for long till called on to give up their sound to ears

that can never hear them as they would have heard them once; and now Mr. Desborne listened to those strange echoes with a feeling of pain which was well-nigh unendurable. He had been a boy then and his uncle a comparatively young man, and now—and now if Mr. Thomas Desborne knew of the straits to which the last of his line was reduced, it would break his heart and humble his pride into the dust.

‘He must never know—never;’ and Mr. Desborne, from out whose breast for a few minutes seven devils had been cast, hurried on with a legion tearing and tormenting him.

He took the most direct route back to Cloak Lane, and compelled himself to work for a couple of hours before going out for luncheon, after which he returned to his office, saw a few clients, wrote half a dozen letters, drew out his cheque-book and looked at it, replaced it in the safe, went upstairs and talked for a little while with his uncle before going home. A day fully employed with the exception of that hour when he strolled through the wilds of Queenhithe, and tried unavailingly to find

waters of Lethe in Knightrider Street ; a day so fully employed that he never found time to go to his bankers—never thought of going to them, in fact.

The second day of grace was passed much as the first had been, save that Mr. Desborne did not go wandering, and confined his sole excursion to Chancery Lane, where he had an appointment.

At noon he took out his cheque-book, and returned it again to the safe, unused, as he had done on the previous afternoon.

After bank hours he again brought it to light, with great care filled in a cheque, which, however, he did not tear from the book till the third day came, when about two o'clock he called Mr. Tripsdale into his office and despatched that young gentleman to get the draft cashed.

‘ Now,’ said the Head of the Firm, when Mr. Tripsdale returned, ‘ take the numbers of those notes, put them in this envelope, and bring them back to me.’

‘ What are you doing ?’ asked Mr. Puckle curiously, when he saw his fellow-clerk’s

employment. 'Oh, for Humphrey Dayfeld, Esq., Limmer's Hotel,' he added, laying down the envelope he had taken up.

'Let my things alone, confound you!' said Mr. Tripsdale indignantly; 'there now, I will have to count those notes all again.'

He counted them all again, Mr. Puckle kindly keeping tally with him, and put them in their cover, which he took into Mr. Desborne's office.

'Call me a cab, will you?' requested his employer; and Mr. Tripsdale, walking very erect as a sort of dignified protest at being asked to perform such an unworthy errand, went on his way, and personally conducted a hansom to the door. If Mr. Puckle had been sent for a cab, he would have jumped in and let the man drive him back. Not so the younger clerk.

'I am not going to ride as if I were a messenger,' he soliloquized, and for this reason he stalked along solemnly, to the amazement of 'cabby,' who decided the 'little chap' was 'a rum un.'

It was on that same afternoon Mr. Tovey

saw Mr. Desborne as he returned from taking up those bills.

‘I thought he would have required help from me,’ said the former to himself, when he found the acceptances were honoured. ‘It is a large sum for a man to find, more especially a man who must have been so hard up three months ago. I wonder how he managed to do it?’

Mr. Desborne, as has already been remarked, could have told him, but Mr. Desborne did not. He did not tell anyone, only stuck to business as he had never in all his life done before. Was it too late, he asked himself, to regain the fine connection formerly possessed by his firm—to recover the splendid prestige which had once hung about its name? He could not tell, but he meant to try.

Spite of the eternal struggle life had become, spite of the weary oppression which weighed him down, he would try. If sticking to business were indeed able to compass security, he meant soon to be out of debt; but who can fill a pitcher which leaks, unless he first stop the leak? This was a problem Mr. Desborne

had not yet set himself to solve. This was a conundrum still to be answered.

‘Edward,’ said his uncle one day about a month later, ‘how could you be so careless as to give Mr. Dayfeld a cheque, and for such a large amount, payable to bearer without even crossing it?’

‘That is all right,’ was the answer; ‘cash was wanted, and I drew the money out and paid it over myself.’

‘And took a receipt, I hope?’

‘Of course.’

‘It is a way of doing business I do not much like. Why could he not have passed the cheque through his bank?’

‘I really cannot tell you.’

Mr. Edward Desborne’s tone sounded as though he were a little vexed.

Probably he felt he might as well not be Head of the Firm if his uncle wanted such an unreasonable amount of information.

CHAPTEX II.

MRS. DESBORNE'S OPINIONS.

‘ I MADE you “ sit up ” on Sunday, didn’t I, Miss Simpson ?’

It was Miss Wilton who asked this audacious question—Miss Wilton, who had almost caused Miss Simpson’s hair to stand on end, and who, looking lovelier than ever, now lay back in an easy-chair, her arms thrown up, and her hands supporting her head, looking the very incarnation of roguish impropriety.

By virtue of her office as the guide and director of untrained youth, Miss Simpson would like to have told the girl to sit up in a different sense, pull down her dress, and modestly hide her feet, which were crossed and well in evidence, and, indeed, were too pretty for the owner to care to conceal very

sedulously ; but Miss Wilton was not in Miss Simpson's charge, and, if she had been, would most probably only have laughed at the mandate and adopted an even more indolent attitude.

‘ Made me——’ repeated the poor lady helplessly.

She felt sure if anyone needed to receive a hint about holding herself erect, that person was Miss Wilton.

‘ I mean I amazed you a little.’

‘ More than a little, my dear. It grieved me deeply to hear you talking as you did.’

‘ Why ?’

‘ Well, for one reason, because I have hitherto been accustomed to hear young ladies converse in English.’

‘ I did converse in English, modern English, which bears the same relation to that of your time as the English of fifty years ago to the patois, say, of Chaucer.’

‘ My dear—my dear——’

‘ What is the matter now ? Do you mean to say I am not to use the language of my period, of my environment ? Absurd !’

‘Is the language of your period unintelligible slang?’

‘Not unintelligible, and not slang, Miss Simpson. Slang is defined by the united wisdom of nine, if not more, eminent lexicographers boiled down by one P. A. Nuttall, LL.D., to be something vulgar and unmeaning. Now, nothing can be vulgar which is in use among the highest in the land, and that the new language is not unmeaning is proved by the fact of everyone understanding it.’

‘I fail to do so.’

‘Then you are the exception which proves the rule. Besides, it is only for want of proper instruction that you remain ignorant. When I have been teaching you for a few months longer the strange language will be plain to you as a first primer. No doubt you boggled a little over A B C when you were a child.’

Miss Simpson was forced to relax.

‘You are a naughty girl,’ she said, ‘and I ought to give you a good scolding.’

‘ We will take that as read,’ answered Miss Wilton.

‘ Seriously, I felt quite ashamed to think you should talk as you did before all those gentlemen, just when I wanted you to be on your best behaviour, too.’

‘ They liked it.’

‘ Oh no, they did not.’

‘ Then their looks belied their thoughts.’

‘ No man likes an unfeminine woman.’

‘ I am not unfeminine ; I am only modern ; I am of my time—up to date, in fact, you dear old thing !’

‘ Of course, I know nothing,’ said Miss Simpson, in an offended tone, for the smallest reference to age hurt her even more than slang.

‘ Candidly, I don’t think you know much of the present time. Things have gone on a little since your bread-and-butter days. Girls are not now expected to sit mute and listen to their elders talking nonsense.’

‘ At all events, they do not,’ interrupted Miss Simpson. ‘ Ah ! the manners of young people were very different once.’

‘ They were ; as I tell you, we have gone on ; things are much better managed all round than they were formerly ; everything is easier, nicer, better, less formal. Only consider how society has veered round in its opinions, and it will go on veering. Not so long ago there was an idea no woman could venture out in public unless escorted by a man. Before many years are over I expect it won’t be considered proper for a man to go abroad without a woman to take care of him.’

‘ You may talk as you like, but gentlemen do not like that sort of thing.’

‘ What sort of thing ? and when that is all settled, how do you know ? Has any gentleman told you what he likes ?’

‘ I know what Mr. Thomas Desborne likes.’

‘ Do tell me ; I should love to hear the opinions of an antediluvian.’

‘ I must decline to continue the conversation further,’ said Miss Simpson, rising and preparing to leave the room. ‘ I honour and respect Mr. Thomas Desborne more than I can say, and it is impossible for me to

remain where he is spoken of in such terms.'

'Such terms!' cried Miss Wilton, starting up and barring Miss Simpson's progress to the door. 'Why, antediluvian is the modern synonym for everything that is most charming and attractive in a human being. Do not go away, please; I would rather be hung, drawn and quartered than say one depreciatory word about Mr. Thomas Desborne, who is quite a darling. Indeed, I love him more than his nephew, and ever so much better than Aileen's prime favourite, Mr. Vernham, who looked glum enough to throw a gloom over any festival. If it had not been for him, we should have spent a high old time on Sunday night.'

'Don't speak against Mr. Vernham,' entreated Aileen. 'He has been the kindest friend I ever had, or ever shall have.'

'Dear me! who am I to talk against, then?' asked Miss Wilton. 'As someone said, I seem quite unable to open my mouth without putting my foot in it.'

'Suppose you do not talk against anyone,'

suggested Miss Simpson. 'It is a bad habit, to say the least. How should you like it if we began to criticise your friends and pull them to pieces ?'

'My dear Miss Simpson,' returned the girl, with effusion, 'you may begin and pull every friend I have in the world to pieces at once. I give you free and full permission. I shall enjoy the fun ! Do not look so shocked. I am not going to talk treason about anyone in your good books for the future, though I confess on Sunday I did think I should like to see Aileen's solemn Mr. Vernham come a downer.'

'What is a downer ?' asked Miss Simpson, aghast.

'A cropper, if you prefer that reading. Now, let us kiss all round the maypole and make up friends, and on the occasion of the next Sunday visitation you shall see how proper and strait-laced and niminy-piminy I can be.'

'Oh, my dear,' said Miss Simpson, as she kissed the sweet lips presented to her, 'you must not be vexed with me. It is for your

own good I speak. You are so pretty and so charming, and——’

‘Don’t make me blush,’ entreated Miss Wilton. ‘Come, Aileen, it’s your turn. Hillo! who have we here?’

‘Where?’ asked Miss Simpson.

‘I see a carriage coming along the drive——only a fly, I vow and protest. Isn’t that the correct style; sort of meek little oath our poor great-grandmothers indulged in? Tompkins’s fly from the station, with Tompkins himself as charioteer.’

‘Who can it be?’ exclaimed Miss Simpson, all in a flurry.

‘Don’t be alarmed, my dear lady; I will stay and see you through it. Sit down and let me fan you.’

‘Be quiet, you ridiculous child!’ said Miss Simpson, putting aside the newspaper the girl was wafting. ‘How long Susan is in answering the bell! Oh! she is opening the door now. Why—it is—it is Mrs. Desborne!’

It was Mrs. Desborne who came into the room, shook hands with Miss Simpson, and

bowed to Aileen and Miss Wilton, even before the Major's daughter was introduced to her.

'I am so glad to find you in,' she said to Miss Simpson without any further remark, 'as I wish to return by the next train.'

'May I not order some luncheon?' asked Miss Simpson.

'Nothing, thank you. I only want a few minutes' conversation.'

As the two girls understood this to mean she wanted a few minutes' conversation in private, they slipped quietly out of the room and made their way down to the river.

'I will tell you why I am here at once,' began Mrs. Desborne, when she and Miss Simpson were left alone, sinking into the chair Miss Wilton had lately occupied. 'The Survilles return from their honeymoon next Monday, and will be staying with us for nearly a week. It is impossible for me to play the hostess and act as housekeeper as well, and I want you to help me.'

'In what way?' asked the other.

'Why, you stupid creature! there is only one way in which you can help — by

coming up and seeing to things for me. Will you do this ?’

Miss Simpson paused. She knew perfectly well what she wanted to say, but she did not know exactly how to say it, for which reason, putting off the evil hour of full explanation, she replied :

‘ I scarcely see how I——’

‘ Now, for mercy’s sake, don’t begin to make objections. I have quite troubles enough at present, without your adding to them.’

‘ I should be very sorry indeed to do so,’ answered Miss Simpson, who knew from former experience that Mrs. Desborne’s mountains were all molehills ; ‘ but what I must say is that as I am at present Miss Fermoy’s companion I do not see how I can leave her.’

‘ Not even for a few days ?’

‘ Not even for a few days.’

Mrs. Desborne bit her lip. She was not accustomed to be thwarted, and Miss Simpson’s reply seemed to her little short of rebellion, not to say treason.

‘ You must remember,’ she said, ‘ that but for me you would never have secured your present situation.’

‘ I am not unmindful of your kindness. I never have been,’ answered Miss Simpson ambiguously.

‘ Do you know what the girl’s parents were ?’

‘ You were good enough to inform me in your first note.’

‘ And do you mean to tell me a girl of her class may not be left to take care of herself for the short time I wish you to come to town ?’

‘ I mean to say that, so long as Miss Fermoy chooses to retain my services, I shall treat her in every respect as I would were she the daughter of a peer.’

For a few moments there ensued silence, during which Mrs. Desborne digested Miss Simpson’s speech. It was not a nice speech, she thought. It was one that conveyed much more than the actual words spoken might seem to imply.

Mrs. Desborne knew Miss Simpson quite as

well as Miss Simpson knew Mrs. Desborne. Many a battle they had fought in the old days departed, and the governess always came out the winner. She won now.

‘It is very annoying,’ said Mrs. Desborne ; ‘but if you will not come without the tiresome girl, she must come with you, I suppose. Does that concession seem satisfactory?’

‘On those terms I am quite willing to do what you ask.’

‘If she consent to the arrangement, I suppose?’ suggested Mrs. Desborne with a sneer.

‘She will consent,’ replied Miss Simpson calmly ; ‘there never existed anyone more ready to oblige.’

‘Remember, you must keep her out of my way,’ said Mrs. Desborne in a smouldering rage.

‘Allow me to make all arrangements, and you shall not even see her.’

‘Well, that is a comfort, at all events,’ was the rejoinder. ‘I certainly do not wish to introduce Mr. Desborne’s distinguished client to my cousin and Captain Surville.’

‘You need have no apprehension on that score. When do you wish me to come?’

‘On Saturday, if you will. Everything is a little uncomfortable in the house, and everyone is more than a little out of temper. I have never known Mr. Desborne so tiresome since I married him. He is constantly saying the expenses are too heavy, which is quite ridiculous, you know, because the expenses are no heavier than they always were. It is simply absurd,’ went on Mrs. Desborne, finding Miss Simpson preserved a discreet silence; ‘a house cannot be kept up for nothing.’

‘That is self-evident,’ said Miss Simpson; ‘and neither can two.’

‘I never wanted a second house,’ declared Mrs. Desborne warmly. ‘I felt perfectly satisfied to take a furnished place every summer. It was entirely Mr. Desborne’s wish to buy Ashwater. When he was grumbling about some bills the other day, I asked him to sell this place or let it, and what do you suppose he said?’

‘Something sensible, no doubt.’

‘Something idiotic, you mean. He said he would like to sell the house in town and make our permanent home here. Now just fancy making a permanent home at Teddington. “Never,” I told him. He may live where he pleases, but he will never get me to make a home out of London. I should be very glad if he would sell that stupid little house, however, and buy one in some accessible locality. If he names the matter to you, do suggest that to him.’

‘I make it a rule never to take sides either with husband or wife,’ answered Miss Simpson.

‘You make it a rule, apparently, to do nothing you are asked,’ retorted Mrs. Desborne.

‘You know it is useless trying to quarrel with me,’ observed Miss Simpson.

‘I have no desire to quarrel with you. I only want you to see things as they are. Is it reasonable, I ask, for Mr. Desborne to say our petty household costs too much?’

‘That depends, I should say.’

‘Depends on what?’

‘ On how much it does cost.’

‘ Good gracious ! You know how simply we live. As for me, I spend nothing, literally nothing. It is not my fault that the bills run up. You know what tradesmen are, and what servants are. As I said the other evening, “ If you feel so dissatisfied, you had better manage the house yourself.” When I married a business man, I thought at least I was marrying one who would give me plenty of money ; but I have never had a carriage, or men-servants, or any luxury whatever. And it is so absurd, because Mr. Desborne must be making a huge income, and we know at his uncle’s death he will come into a large fortune.’

‘ Mr. Thomas Desborne is still comparatively a young man.’

‘ He is sixty-six, and he has been saving for nearly forty years,’ was the reply. ‘ If there were no money, I should not say a word, though I should feel I had been very badly treated—grossly deceived, in fact ; but when such a fuss is made about nothing, I confess it tries me. Will you come upstairs ? I

want some things sent to town, and can show you what they are. Oh, and Woodward must manage to let me have quantities of flowers, not the wretched supplies he seems to imagine sufficient. Mr. Desborne says florists' charges are enormous. Speak about this, will you? and see that a large hamper is despatched on Friday.'

From all of which remarks and commands, Miss Simpson gathered that Mrs. Desborne had inherited the Harlingford talent for spending money and getting nothing in return.

The trouble had begun, the poor lady felt; where would it end? She who had known poverty herself, who had suffered many things at the hands of the Harlingfords, who comprehended them root and branch, who had received nothing but kindness from the Desbornes, who had reason to be grateful to them, and who was grateful, could not contemplate the situation without a secret dread, none the less strong because undefined.

'And to think of her talking in that cold-blooded way about dear Mr. Thomas Des-

borne !- She would not care if everyone in the world were dead, so long as she could get what she wanted herself !'

This was Miss Simpson's view of Mrs. Desborne ; while Aileen's was one of reverent admiration. To her Mrs. Desborne seemed the embodiment of everything most perfect in what she mentally called 'a lady born.' It did not signify that Miss Simpson told her they would have to keep out of the way ; that they would see little of Mrs. Desborne ; that while visitors were in the house it would be necessary for them to be still as mice. Aileen was more than content. To be under the same roof with Mrs. Desborne, to be able to oblige that lady, even by effacing herself, appeared to the foolish creature delightful experiences.

'It seems too good to be true,' she said to Miss Simpson ; in reply to which remark Miss Simpson smiled, though sadly.

'I will make it as pleasant for you as I can,' she answered, not without a twinge of conscience ; 'but if I fail to render your stay agreeable, you must try to bear the disap-

pointment. We shall not remain for any length of time.'

But Aileen was not disappointed. Though she never sat down to table with Mrs. Desborne, or was asked to spend an evening in her company, or went out to drive or walk with her, she enjoyed her stay most thoroughly.

One morning, without any intention of breaking through the quarantine imposed, she came face to face with Mrs. Surville, who inclined her head courteously, made some trifling remark, and remembered the meeting afterwards.

'Who is that pretty girl you have here, Emily?' she asked Mrs. Desborne.

'Do you mean my maid?'

'No. Oh no! A girl with large eyes, and rich brown hair, and lovely complexion; not quite a lady, perhaps, but——'

'Oh! I know who you mean. She is a person my husband takes an interest in. She is here with Miss Simpson, who is trying to teach her English, and not succeeding very well.'

‘She has a sweet face and a soft, pleasant voice,’ said Mrs. Surville, puzzled.

Mrs. Desborne laughed a little bitterly as she added, ‘And what will stand her in much better stead, a large fortune.’

‘No ! really ?’

‘Really ! She is quite a common person, but some relative left her a quantity of money. I call it a scandal—what can a girl in her rank want with money ?’

‘I suppose a woman in any rank can spend money. How much has she ?’

‘I really forget. Half a million, or something of that sort.’

‘Half a million ! Good heavens ! And are you going to let such an amount slip out of the family ?’

‘How do you mean ?’

‘Have you no impecunious relatives ? Are there no youths among us who are short of money and would marry Hecate herself if she came with a good dowry in her hand ?’

‘I am no matchmaker,’ said Mrs. Desborne coldly, ‘and if I were, I should not consider Miss Fermoy a desirable connection.’

‘Fermoy is a good name. We will at once set about finding an ancestry for her, and a husband.’

‘Pray do not be ridiculous,’ expostulated her cousin.

Mrs. Surville did not make herself ridiculous; but she followed Miss Simpson to her innermost fastnesses, and made acquaintance with the heiress, greatly to Aileen’s surprise. She was continually inventing excuses to wander into the library, where governess and pupil were often to be found. She would sit with them and chat for half an hour at a time. One forenoon, when Miss Simpson was busy, she went with Aileen into Regent’s Park, and on another occasion made the girl accompany her when she wanted to go shopping.

‘You are mad, Emily, not to cultivate Miss Fermoy, who simply believes you to be perfect,’ she said to her cousin.

‘The more one keeps those sort of persons at a distance, the more they respect you,’ was the reply.

Mrs. Surville said nothing; but she thought

that the further off Mrs. Desborne kept everyone, the more highly she would be respected and esteemed.

‘And I find I was mistaken,’ proceeded that lady; ‘she has not half, or even a quarter, of a million.’

‘Still, I dare say she has enough to prove useful to a younger son. I will take the matter in hand, and try to arrange a marriage between her and Geoff Harlingford. You might manage that easily, Emily; but, then, you never did try to benefit your family.’

CHAPTER III.

TOM CALLORAN'S LETTER.

HAD Aileen been absent from Ashwater for ten years instead of ten days, Miss Wilton could not have evinced greater pleasure at seeing her once more.

‘The place has seemed so lonely since you went away,’ she said, by a look including Miss Simpson in the ‘you’; and Miss Simpson graciously replied for self and pupil that, although they had enjoyed their little visit immensely, yet she was glad to find herself again at Ashwater.

‘This peaceful life,’ she added, ‘unfits one for the whirl of society,’ as though, dear, simple lady, she had been treading the round of dissipation, sitting up o’ nights, and gadding about all day!

‘And how did the “giddy whirl” affect you?’ asked Miss Wilton, addressing Aileen.

‘I was not whirling,’ was the answer.

‘Out of it, eh?’

‘Quite; still, I had a very pleasant time.’

‘You got my note?’

‘And answered it. Did you not receive my reply?’

‘Yes—oh yes! But you failed to write to Mr. Vernham.’

‘To Mr. Vernham? I had nothing to write about.’

‘I thought you might have done so. He seemed to want to see you.’

‘Probably he may come down next Sunday,’ observed Miss Simpson with a little simper. She was thinking of one who would doubtless accompany Mr. Vernham—the most perfect gentleman, the most interesting companion, the kindest friend ever bound in orthodox black, and published in human duodecimo as a lawyer.

‘He was down last Sunday also,’ said Miss Wilton, referring to Mr. Vernham.

‘What, again!’ exclaimed Aileen.

‘Yes, indeed,’ was the answer; ‘he must want to see you very much. The dad met him loafing around—I beg your pardon—retracing his steps to Kingston, *viâ* Hampton Wick, and asked him in to partake of our frugal fare. My excellent parent has taken quite a fancy to your friend.’

‘Did Mr. Thomas Desborne accompany him?’ asked Miss Simpson eagerly. ‘But no; he would not have done so,’ she added, checking her youthful impetuosity, ‘for he knew we were in London.’

‘That was why I said I thought Aileen might as well have written to Mr. Vernham, in order to save him a useless journey,’ rejoined Miss Wilton.

‘You had better send him a line now to tell him we are really back,’ remarked Miss Simpson.

‘Yes, and I will post it,’ capped Miss Wilton.

‘There is no necessity,’ said Aileen, flushing a little; ‘we shall probably hear from him.’

‘Well, you are a funny girl—one by your-

self,' observed Miss Wilton, as she rose to depart; and then she kissed her friend very tenderly, and went out into the fine March weather, to get 'a cold or a colour, perhaps both,' leaving Aileen with a little feeling of chill creeping about her heart, which she had not felt before and did not understand.

'What could Mr. Vernham want?' she asked herself; 'why did he wish to see her so particularly? why did he not write if he had anything special to say? He had always written before; what kept him from writing now? What had gone wrong?'

'I really think, my dear, you ought to send a note to Mr. Vernham or Mr. Thomas Desborne,' urged Miss Simpson once more; but Aileen again said it was not necessary, and consequently Miss Simpson indited a pretty little epistle to Mr. Thomas Desborne, mentioning that Mr. Vernham had twice come to Ashwater and unfortunately found no one at home.

'Would it be well for me to write and invite him?' she asked artlessly; 'or will you ask him to accompany you on the occasion of

your next visit ?—to which we are looking forward, as we always do, with pleasant anticipation.'

To this effusion Mr. Thomas Desborne replied by return of post that perhaps it ' would be better not to write to Mr. Vernham, but let matters take their course. I am very glad to hear what you say, and will go down to Teddington as soon as possible, and talk over this new departure with you.'

' He does not say when he is coming ; still, it will be " as soon as possible." Very likely on Sunday ; but one never knows. How tiresome men are !' thought Miss Simpson.

Perhaps it was because Mr. Thomas Desborne was a man instead of a woman that he did not consider it necessary to tell Miss Simpson he meant to spend that Sunday—during the afternoon of which she so fondly hoped to enjoy his ' intellectual conversation '—with an old friend who lived at Dulwich. This was the case, however, and consequently it came about that when Sunday afternoon arrived, and Mr. Vernham was ushered in alone, her disappointment proved very keen,

and not even the wild thought which flashed through her sentimental mind, that Mr. Vernham was beginning to see something in Aileen he had not previously seen—something due entirely to the excellent influences which now surrounded that young person—could console her for the absence of a man who alone realized the ideal of perfection she had conceived.

‘Are you afraid of coming out?’ Philip asked Aileen, after they had been talking for some time about things which were to them indifferent.

‘Not at all,’ she answered, without referring the question to Miss Simpson, who reflected, ‘She has still much to learn,’ and watched them pass through the French window and stroll away towards the river with that profound interest most women feel in following the movements of a pair of lovers, or even a pair who may become lovers.

‘It would be an admirable arrangement,’ she decided, and yet she knew no more really about Philip than she did about the Emperor of Russia, or any other individual quite out-

side the pale of her acquaintance; but ' 'tis ever thus,' or at least it is almost ever thus. The female heart is so fearfully and wonderfully sympathetic.

They sauntered down to the water. In the Valley of the Thames everyone does the same thing; there is a charm in watching the currents, in following the course of the stream, unintelligible save to the initiated.

'Are you certain you are sufficiently wrapped up?' asked Philip Vernham, as a cold blast swept across the lawn.

'Quite sure, Mr. Philip. I rarely wrap myself up at all.'

He looked at her with a smile which seemed given to something or someone far away, perhaps to the Aileen who had been and was not, who could never be again.

However that might be, it was the old Aileen, the Aileen he would always remember as she stood among piles of baskets on a Whit Monday not a year ago with a pretty blush flushing her face, with the glancing sunbeams playing at hide-and-seek among her hair, with her large lovely eyes fixed on .

him while he searched for the advertisement which began, 'If Timothy Fermoy——' he seemed for a moment to see as they walked together down to the river.

'I wanted to speak to you alone,' he said, 'that was why I asked you to come out; for, I suppose, kind though Miss Simpson seems, you do not talk to her about Mrs. Fermoy?'

'No. I talk to no person except you about Mrs. Fermoy. Are things going wrong at Battersea—I mean, are they worse than usual?'

'There is nothing exactly wrong, but matters seem a little unsettled, and I thought I would rather come down than write.'

'It is very kind of you,' said Aileen gratefully.

'Perhaps I am selfish rather than kind,' he answered with a strange embarrassment.

Perfectly honest people find even a whole truth, if it be half a deception, so difficult that they must needs try to explain their utterance is not quite straightforward.

Such explanation, though it never makes the utterance straightforward, acts as a salve

to their wounded conscience, and this was how Philip Vernham tried to heal his conscience.

Aileen could not understand him at all. He seemed so strange, and yet the thought struck her, Might it not be she who was changed?

What had come between them? Why did he not talk? Why could she not answer as she was wont to do formerly? Why did she find it such an effort to say:

‘You never could be selfish, Mr. Philip.’

He made no immediate reply — indeed, made no reply at all, only walked on a few steps, and then remarked:

‘So far, I think Augustus Tripsdale has managed matters capitally for you, better even than his brother could have done.’

‘Indeed, I am sure of that,’ returned Aileen in cordial assent. ‘I have often wished to show him how much obliged I am, but they are both proud, and it is hard to know how to offer anything without giving offence.’

‘You need not trouble yourself on that

score,' replied her companion. 'The clever young fellow admires you so enthusiastically that the mere pleasure of serving you proves more than a sufficient reward.'

Aileen did not know what to answer. She would have liked to say many things, but this new manner of Mr. Vernham's, his way of speaking to her as he might to his equal, disconcerted her immensely, and she held her peace.

'What a pretty place this is!' said Philip, stopping for a moment and looking back at the house.

'Yes, lovely,' agreed the girl; 'in summer it must be like fairyland.'

'Enchanted country though it be, I must not forget what I came—that is, what I wanted to tell you,' said Mr. Vernham. 'Some time since Mrs. Fermoy, by an unlucky accident, heard you had succeeded to a fortune——'

'How could she hear that? Did Mr. Tripsdale——'

'No,' interrupted the other, 'the information did not come from either of the Trips-

dales, but from a person called, if I remember rightly, Jeckels.'

'But Mrs. Jeckels is dead,' objected Aileen.

'You went to see her when she was ill, I believe, and said you had received a legacy——'

'Yes, I did. I remember——'

'You see how things come about. She told the woman who was nursing her, the woman told some gossips in the presence of her daughter, the daughter told Mr. Plashet in the presence of Mrs. Fermoy. All this Mrs. Stengrove heard from your old friend Jack, and Mrs. Stengrove repeated the whole story to Augustus Tripsdale.'

'So that it was all my own fault.'

'If you like to say fault—yes. At any rate, Mrs. Fermoy got to know of your good fortune, and worried young Tripsdale greatly in consequence. She wrote in a threatening way to him; she went to his employer's place of business to search out his real abode. The employer declared he would give her in charge, and sent for a policeman, and altogether there was much unpleasantness before

she could be persuaded to go home. Then Augustus Tripsdale wrote her a very stiff letter, dated from his friends' house near Chertsey, saying if she persisted in giving so much trouble her allowance should be discontinued. Indeed, I imagine he did keep it back for a few days. At all events, she at last was induced to keep quiet, but when she retired from the battle her sons began to show fight. They almost besieged Mr. Grafton's offices. Mr. Grafton is the wood-engraver for whom Augustus Tripsdale works. They went there when tipsy, and created a disturbance ; they sat on the stairs, and, in fact, did everything possible to provoke a quarrel ; but the matter was again arranged, and another letter was written to them, begging that they would put their request, whatever it might be, into writing. Here it is ; I thought you had better see for yourself how the matter stood.'

Aileen took the sheet of ruled paper, which bore plainly stamped on it the sign and seal of a beer-stained pint pot.

It was from Tom Calloran, as head of that clan, and set forth that, having met a nice,

steady young woman who was willing to marry him, he made so bold as to ask Aileen, who, he was given to understand, was not within a pound or two, not to say fifty, if she would help him to make a home for his two motherless children, as well as his brothers, with the exception of Jack, who was provided for.

He wanted what, though Aileen, no doubt, would never miss, she might depend would make a man of him, one hundred pounds, to open a tripe-shop in the old shed.

‘ There’s a lot of money to be made out of tripe,’ he went on, ‘ and I am the man as could make it. If you’ll do this I’ll keep Peter and Dick hard at work, and try to prevent the old woman from bothering you. Mr. Parkyn has gone, paid his shot, and given up his rooms, so we’ll all stop together and live as comfortably as we can. Hoping you’ll see your way to send me what I need to start on and make a big fortune out of, and so save any more trouble, I remain, your loving brother till death,

‘ THOMAS CALLORAN.’

With a shrinking disgust Aileen read this plainly expressed, ill-spelt, badly-written epistle through. The dirty beer-stained paper, smelling horribly of bad tobacco, seemed to bring the whole of her past once more before the girl's eyes, and reproduce as if in some cruelly realistic panorama the scenes she had witnessed, the misery she had endured.

Was she never to be rid of these people? was her poor father's mistake to be visited through long years upon his child? was she ceaselessly to be afflicted by a woman who was no blood relation? by men who were no kin of hers, who would always be disreputable, a shame to be connected with, whatever their means; who were utterly destitute of that true self-respect and honest pride the possession of which often makes a labourer a gentleman, and the lack of which transforms a peer into a clod?

'He is *not* my brother,' she indignantly exclaimed, and would have torn the letter across had not Mr. Vernham laid his hand on hers.

‘Do not do that,’ he said gently. ‘May I read it?’

‘Yes,’ Aileen answered, the flush of anger fading from her cheek as she gave Mr. Vernham Thomas Calloran’s letter.

Then as he read, leaning against that old ash-tree, the branches of which dipped into the water, she looked wearily at the scene before her.

Ceaselessly the river flowed by, whimsically the little currents and eddies swirled in to the bank and broke against it with tiny frets and splashes that made a strange music of their own.

It was like life—deep sorrow flowing steadily, silently through some sorely tried human heart, while the small worries of daily existence, the petty cares of consequence one hour and forgotten the next, kept up a ceaseless lament, uttered by those who had no real griefs.

Insignificant troubles make a noise in the world, but great affliction holds on its course with quiet insistence, broadening a man’s nature as rivers in a desert fertilize the land,

rendering what otherwise had been but arid sand a fruitful plain.

‘What shall you do?’ asked Philip, folding up Mr. Calloran’s epistle.

‘Send the money,’ replied the girl. ‘I would do a deal more than that if it were likely to be of real use.’

‘I am so sorry for you, Aileen,’ said the young man.

‘Yes, I sometimes feel the whole thing is a little hard,’ she answered; ‘but perhaps, after all, it is I who was wrong.’

‘In what way?’

‘In thinking I could ever leave them behind; in fancying I might fit myself for another sort of life from that I was born in.’

‘What would your father and mother say, Aileen, if they could speak to you now?’

‘I don’t know, Mr. Philip. Perhaps that it would have been best to rest content in that state of life in which God placed me. I often think I might have been happier if I had stayed as I was, but I can’t go back now.’

‘I hoped you were happy.’

‘I am and I am not,’ she answered; ‘but, there! I talk foolishly. Don’t mind me, please. It vexes me that you should hear me say such things. I ought to have more sense.’

They spoke but little as they went back to the house, where Miss Simpson was conversing in her best manner to Major Wilton and his daughter.

‘I am going to Richmond,’ explained the former, ‘and Carrie said she would walk with me as far as Ashwater, on the chance that you would take her in for half an hour.’

‘Delighted, of course,’ said Miss Simpson, thinking, however, it was possible to have too much of a good thing, and that, whether good or bad, the Wiltons on Sunday, when Mr. Thomas Desborne might come in any moment, were quite too much.

‘Where is Aileen?’ asked the young lady.

‘She has gone with Mr. Vernham for a turn round the lawn,’ answered Miss Simpson. ‘It was too chilly for me to venture out,’ she added, as a meek apology to outraged propriety.

Major Wilton agreed that it was cold for the time of year—deuced cold, in fact. Miss Wilton laughed.

‘I see them,’ she cried. ‘I’ll go and—but no, I mustn’t spoil sport.’

‘My dear!’ exclaimed Miss Simpson, horrified. The Major looked as if he did not understand.

Miss Wilton stayed half an hour; she stayed an hour; she stayed for tea; she stayed after tea till twilight, till the lamps were lighted. Mr. Thomas Desboine—long wished for—had not come; Major Wilton did not return. The evening promised to pass heavily. At last Miss Wilton said she really could wait for her dad no longer; she must go.

‘But you will stay for supper, surely?’ expostulated Miss Simpson, earnestly hoping she would do nothing of the kind.

‘Couldn’t possibly, thanks awfully,’ said the young lady, putting on her hat, in which she looked bewitching, and a fur cape that added a lovely touch of softness to her beauty. ‘Good-evening, Miss Simpson. Good-bye,

you dear old darling !' she said, embracing Aileen with effusion. ' Good-evening, Mr. Vernham. No, no, I won't hear of it,' she went on determinedly, as Philip murmured something about being allowed the pleasure of seeing her home.

' If you will not permit me to walk with you, I must walk after you,' said the cavalier a little awkwardly. ' I could not think of letting you go alone.'

' Mr. Vernham is quite right,' supplemented Miss Simpson. ' It is not fit for you to walk by yourself along these roads. If you must go, pray suffer him to be your escort.'

' I assure you it is all on my way,' added Philip. ' I am going to Kingston.'

' But you, at least, will return for supper ?' said Miss Simpson.

' Thank you, no. I must return to town, so if Miss Wilton will let me have the honour of accompanying her as far as Homefield, I shall be in good time for my train.'

' It is not fair,' pouted Miss Wilton, ' three against one ; but what must be, must

be. I own myself vanquished, though it will always lie heavy on my conscience that I have broken up this merry party.'

There was a good deal of laughing and talking while they all went into the hall, where Philip put on his coat and hat, and took his stick.

'To defend me?' suggested Miss Wilton playfully.

'If need be,' he answered.

'Good-night again, then; I feel as if I had done something desperately wicked, but you'll forgive me, won't you?' said Miss Wilton, addressing Miss Simpson and Aileen.

At that moment the latter suddenly saw Philip Vernham looking at her friend with an expression which stabbed her as if with a sword-thrust. Then he and Miss Wilton went out into the moonlight. As they walked away Miss Wilton turned and kissed her hand; Philip raised his hat.

'Shut the door, my dear,' said Miss Simpson, shivering; 'the wind blows very keen.'

CHAPTER IV.

AN OLD ACQUAINTANCE.

NEVER since Mr. Desborne entered into possession had Ashwater been so gay as during the golden summer that followed after Aileen's accession to fortune.

There were garden-parties, musical-parties, boating-parties, house-parties, picnic-parties, 'at homes,' private theatricals—from all which delights the neighbourhood was unkindly excluded, and as a return criticised freely.

But those who criticised did not know—how could they?—that Mr. Desborne had as little control over his house as the greatest stranger who sat in judgment on him; that it was not with his will, that it was indeed scarcely with his knowledge, the mad herd of fashion rioted through his grounds. His

wife wished it, that was enough: she was happy, he rested content. He had made one honest effort to put affairs on a different footing, unavailingly. All he could do, therefore, was to try and meet his expenses by self-denial, by closer attention to business, by endeavouring to increase his income, by availing himself of opportunities the Desbornes had hitherto deemed unfitting their attention.

How he contrived to stave off those liabilities which came upon him suddenly in the previous November, with the peremptory insistence of an armed man, he alone knew.

In times of peril it needs a steady brain and a well-balanced mind to refrain from throwing cherished possessions to the wolves, if a few minutes of grace can be purchased by sacrificing them; and it was for this reason, although he ought to have known his action could only defer the evil hour and not avert it, that Mr. Desborne went on promising, postponing, raising money by sale and mortgages, striving by hook or by crook to carry forward the evil day of settlement

to a period when he hoped he should be better prepared to meet it.

When a man takes Hope for his banker, he must be in very bad case. The Head of the Firm had done this, and was consequently in very bad case indeed.

Could he but have coined into gold all the fancies with which that deceitful financier tickled his ear, Cræsus himself had not been so rich ; but the rainbow's hues, though splendid, are poor things to keep house upon.

Business was very good indeed, that was the one bit of real blue in the sky. For years the clerks in Cloak Lane had not seen so many clients, or been so hard worked. To the prospectuses of various new companies Messrs. Desborne and Son's good name was appended, for when once it became known that the firm was willing to act in this sort of enterprise, there ensued quite a rush of promoters to the quiet offices that had never opened their doors to such visitors in, as one of those visitors said, 'the old days before the flood.'

Mr. Thomas Desborne did not like it, and advised caution; but the worst of caution nowadays is, that while a man deliberates his chances vanish, and there was much commercial truth in Mr. Knevitt's remark to Mr. Puckle :

‘ It does not matter much what the companies are, so long as our costs are all right.’

This was not Mr. Thomas Desborne's view of the position; but he had so often remonstrated with his nephew for allowing business to slip away, that when he began to state his side of the case he found his own arguments used against him.

Nevertheless, he had influence sufficient to get many a ‘ shady ’ venture refused, many a plausible rogue sent to find lawyers more complaisant. Desbornes', still strong in its own integrity, held up its head as of old, and turned an unabashed face to the world, though its junior partner did not like much of the new business, and wished most heartily ‘ Ned had buckled to work before so many of their best friends took their affairs elsewhere.’

No matter how fervent his wishes might be, however, his nephew's regrets were more earnest still.

If only he had not let the days go by unimproved; if only he had stuck to law and left pleasure and philanthropy to others possessed of more money and more leisure; if he had given his subscriptions after deliberation, and his time not at all, how differently he might then have been situated. In the watches of the nights he considered his uncle's many words of wisdom, and lamented that he had not laid them to heart. In the noontide he could have prayed with Ahaz, though not for the same reason, that the shadow might turn backward ten degrees on the dial of his life. Ten degrees! Oh, if only the past ten years could be restored to him, how he would labour, how wise he would become! If he never before fully understood the folly of the five virgins, he comprehended it then. Once the day of existence stretched before him long and happy. Hour after hour was vouchsafed to him for labour; hour after hour he frittered away in pursuits that left no result, which,

even when spent in striving to benefit his fellows, were comparatively barren of result.

Sometimes, as he walked along the busy streets, Hope, deserting him for a moment, would leave an empty void in his heart for some terrible truth to take possession of.

Once, just opposite the Baltic coffee-house, a verse in this way struck him a blow under which he almost reeled.

‘Work while it is yet day, for the night cometh when no man can work.’ Was his day well-nigh spent? was his night at hand? For a moment the sun seemed to give no light; he did not see the pavement or the passers-by, or hear the noise of traffic; then Hope, like one who had but crossed the street, returned, and nestled in his breast once more, and said sweet comforting words, and restored his fainting courage. Yes, while it was still day, he must work; ample time remained. Matters were not so bad that it seemed impossible to mend them. Business was capital; plenty of money must soon be coming in, with more to follow. When the summer was over he would speak seriously to his wife, take

her fully into his confidence, and between them they would strike out some plan of retrenchment.

Meantime, he could not spoil the pleasant time she was having at Ashwater, and parties in the country cost comparatively little.

‘If only we can manage without speaking to her at all,’ whispered Hope, ‘and we may.’

Who does not know how the tale went on, and continued like a serial from week to week and month to month? Who that has in his own person paid the penalty for such folly, or paid the penalty of such folly for others, but could follow every thought as it wound a devious way through Mr. Desborne’s mind?

After a time, even those who knew nothing from experience of misleading will-o’-the-wisps began to notice that Mr. Desborne was not looking like himself.

‘Are you ill?’ several acquaintances asked him.

‘No,’ he answered cheerily, ‘perfectly well; I am only a bit overworked.’

‘Making haste to be rich.’

‘That’s about it.’

‘ Well, you’d best be careful ; money may be bought at too high a price ;’ and the speaker, while he uttered these words of wisdom, would shake his head in solemn warning.

As if Mr. Desborne did not know all about that practically ; as if he had not begun the race in which eventually everything a man values is flung to the winds ; as if he were not buying money at a price which, sooner or later, must bring ruin !

Mr. Thomas Desborne was not, any more than the City world, blind to his nephew’s changed appearance. Long before outsiders began to remark the pallid cheek, the dull eye, the many little hieroglyphics care as well as sickness graves on human faces, he had noted ‘ how bad Ned looked,’ how nervous he was getting, how restless, yet languid, he seemed, how thin his hands were.

More than once he said, half laughingly, ‘ You are doing too much ; you know you are not accustomed to devote yourself to business in this frantic manner. There is no need to kill a willing horse.’ But the Head of the Firm answered so certainly that he was well, that

work suited him, that the warm weather alone caused those appearances of illness which alarmed his uncle, who looked after him as a hen fusses over one chicken, it proved difficult to pursue the subject.

At last, however, Mr. Thomas Desborne entreated him to take a holiday. ‘Run up to Scotland,’ he said; ‘you have not had a thorough change for a long time.’

‘I will when August comes,’ was the reply, ‘though really there is nothing the matter with me.’

‘You have been trying to do too much. I advise you to spare yourself a little. There is surely no necessity for you to slave as you have been doing for many months past.’

‘On the contrary, there is every necessity,’ returned his nephew, in one of those bursts of confidence which seem occasionally quite independent of our wills. ‘I want money—I want to increase my income.’

Mr. Thomas Desborne looked very grave, but not stern. He could not look stern in view of the changed face of one he loved better than all the world.

‘I am sorry to hear you want money, Ned,’ he replied. ‘If you are really so short, I could spare you a hundred pounds, or even two.’

His nephew felt inclined to laugh hysterically. A hundred, or even two! What were hundreds in his ocean of debt! Good heavens! if he had never before realized the length and breadth of the gulf which separated his uncle’s ideas from his own, never fully estimated the madness it would be to confess the state of his affairs, he did so then.

‘Do you think I want to rob you?’ he answered, putting a strong restraint upon himself, and speaking with a cheerfulness which deceived his relative. ‘Have I not taken enough, more than enough, from the kindest man on earth? No, I am not in need of two hundred or even one hundred pounds, but I am anxious to do what you have always advised me to do—make Desbournes’ return a larger income. Living is expensive nowadays, and it is wise to look to the future.’

‘It is, but not to lay yourself on a bed of

sickness. Would it not be advisable to retrench a little ?'

'It is so difficult to retrench.'

'But it may be prudent. I don't like preaching, Ned, but do you think it is well to have so much company at Ashwater ?'

Ned flushed. His uncle's words made him flinch as though they touched a raw wound.

'It is the first time Captain and Mrs. Surville have been there, and my wife is anxious to make the visit pleasant. They will be going to India shortly—in fact, they intended to have left England in the spring, but he got an extension of leave.'

'Yes ?' said Mr. Thomas Desborne.

'And of course, when they go there will be an end of the company you object to.'

'Nay, why should I object, if you can afford it ?'

'I could not go on affording it, but, as I have said, it will be only for a short time.'

'That is a good hearing, because no man should live up to the extreme verge of his income, more especially a man whose income depends largely on his health. I am not so

young as I was, and though I hope and believe I am good for many a year to come, still I might not be able to keep things going if you were laid up for an indefinite period. I do not think, Ned, you ought to be short of money,' he added, in a softer tone, 'or rather, anxious about it. You have had, and I was glad to be able to let you have, almost the whole of my share in the profits of this business; then, during the last ten months, Miss Fermoy has paid you for the advantages she enjoys at the rate of six hundred per annum. I do not of course say that is all cash in pocket, but much of it must be. Mrs. Desborne's settlement brings in four hundred and fifty pounds each year; you have your father's property; you have only a low ground rent to pay for your York Street house and Ashwater, so really your income, taken as a whole, is handsome. Of course, Miss Fermoy's six hundred may cease at any time; but still, while it lasts, it ought to be a help and——'

'Do not say anything more, uncle, please,' interrupted Mr. Desborne, who felt this cata-

logue almost more than he could bear. 'Ere long I intend to put my incomings and outgoings on a different and more satisfactory footing, but for this summer I wish to leave matters as they are.'

'I am very glad to hear you mean to set your affairs in order, and I won't say another word on the subject. But, Ned, get away, if only for a fortnight. Do not consider expense; your account may be low, so I will write you a cheque at once, and only ask in return one favour—that you come back stronger.'

The words and the manner might have touched a heart of stone, and as Mr. Desborne's was not stone, but very human flesh and blood, he could not answer for a moment, but sat struggling with a torrent of remorse that proved almost overpowering. He stretched out a hand, and held his uncle's till he could speak.

'No, uncle, I will take no more from you,' he said at last. 'I do not want such a sum, really. If I did I would tell you, and I cannot go away just yet, there is so much to

attend to, but when August comes I will leave town. Scotland is the very place. You are right ; you are always right.'

And always had been right, that was the worst of it.

The whole way to Waterloo Station, where he walked, *viâ* Queen Victoria Street and the Embankment, in company with a racking headache which he vainly sought thus to exorcise, Mr. Desborne preached a sermon to himself that had for text twelve words : ' I do not think, Ned, you ought to be short of money.' No, he ought not ; never man was more helped, never man had finer chances, never man could have made a better thing of life. Once he had the world at his foot, and now what was he ?—a poor wretch, weighed down by a very millstone of debt, afraid to open his letters, afraid of every question his uncle asked, afraid of what a day might bring forth ; only sustained from hour to hour by a fallacious hope that the chapter of accidents might somehow end well for him—that Fortune, who had so often stood his friend, would again be gracious and bring

help from some unexpected source which might enable him to stand erect once more.

How often to one battling honestly against sore odds such help does come, the annals of struggling poverty could tell. At the darkest hour light has dawned; from the most unlikely quarter a hand has been stretched forth as if from heaven to succour and to save!

But though this is true, the converse is true likewise. Fortune does not go on showering her favours for ever, and when a man's luck turns against him, how swiftly he goes to ruin! There is no use in trying to make head against that flood. As the 'stars in their courses seemed to fight against Sisera,' so everything in this world, the most casual circumstance, the most ordinary event, brings, from apparently almost impossible sources, trouble in its train. Luck was going against him—that was the conclusion of the weary reverie. A wave of conviction brought the truth so forcibly home, Mr. Desborne paused under one of the plane-trees on the Embankment, with a half-

intention of returning to Cloak Lane and taking his uncle into confidence.

‘It will be hard for him to bear,’ he thought, ‘but not so hard as bankruptcy!’

Slowly he walked across the pavement, and resting his arms on the stone parapet, looked at the sparkling water. If his uncle had stood beside him then, he would have told him, but deliberation is death to impulse.

As he watched the river gliding away, all he would have to tell recurred to him—all his criminal want of thought, all his blind folly, all his dishonest shiftlessness, all his marital weakness, all his desperate attempts to retrieve his position, and, worst of all, his actual situation. He could not confess. He could not say, ‘I am afraid to look into the amount of my debts,’ ‘I do not know how I am to retrench,’ ‘I have not moral courage sufficient to meet my creditors,’ ‘I am too fond of my wife to find fault with her expenditure.’ Things would have to drift on as they were. An enormous influx of business might float his barque off the sands—it was not beyond the bounds of possibility that Des-

borne and Son would yet figure as a limited liability company. So far as he knew, no firm of solicitors had yet attempted to do anything of the sort, but all things must have a beginning. Why should Desbornes' not set the fashion? Why not, indeed? The idea was as feasible as any of the other ideas with which he strove to cheat himself and quiet his conscience.

'A lump sum of money,' that was the enchanting phrase Hope rang like joy-bells in his ears; 'a lump sum of money,' for a good old business, for an honest name, for an unblemished character. His uncle would not like it, but he might be talked over; and, besides, was not he, Edward Desborne, the Head of the Firm, in addition to which his uncle could not always——

At this point Edward Desborne resumed his walk towards Waterloo. If he had instead turned his face eastward that evening, and steadily pursued his way cityward, Desbornes' might have been saved, and the festivities at Ashwater cut short.

As matters were, when he arrived there

the silence of a house whence nearly all life had fled struck him with a cold sense of solitude.

No one was playing lawn-tennis, no young man in flannels, no girl in boating costume, was to be seen coming up the walk from the river; the piano was closed, the drawing-room deserted, the blinds down; there was a general effect as though someone lay dead in an upper chamber. Mr. Desborne flung himself wearily into an armchair, and was marvelling where everybody had gone, what this new departure meant, when he heard a step on the gravel; one of the blinds was pushed aside, and Aileen entered through the open French window, carrying a garden-hat full of flowers in her hand.

‘Oh, I did not know that you had returned, Mr. Desborne!’ she said apologetically. ‘I hope you have not been back long.’

‘Only long enough to wonder whether Ashwater were an enchanted palace, and its inmates under a spell,’ he answered with a smile.

‘ They are all gone to a garden-party at Stoke D’Abernon,’ she exclaimed.

‘ And when will anyone be back ?’

‘ That is doubtful. Stoke D’Abernon is a long way off, and there was some talk about not driving back till the cool of the evening.’

‘ At what hour are we to dine, then ?’

‘ Mrs. Desborne thought it would be pleasanter and more convenient to have an early supper.’

‘ A very good idea in such weather ; meanwhile, may one ask for some tea ?’

‘ You shall have it at once,’ and Aileen left the room to give orders ; for though not actually residing with Mrs. Desborne, she had during all that summer been a frequent visitor at Ashwater, where she was now regarded as a person worthy of consideration.

Mrs. Surville was so keen about putting a good thing in the way of her family that she would have had the girl constantly at Teddington, but Aileen was not always anxious to be there ; indeed, of her own free will she would never have entered the place while high revel was in progress.

Ashwater in the dull season had been pleasant to her, but she knew now she would always feel the visitors who flocked there, when leaves were green and roses bloomed, and the Thames was alive with outrigger and punt and canoe and steam-yacht, utterly uncongenial.

‘I will go to Ashwater if you wish,’ she said to Miss Simpson, ‘but I would rather not.’

And this was quite true.

‘Who am I that I should be here?’ she thought.

The life held no charm for her, the spectacle had no attraction. After seeing fashionable folk amuse themselves once, it seemed to this girl that she had seen them always.

Their ways were different, of course, from Mrs. Fermoy’s, but there was a likeness nevertheless. With all her heart Aileen rejoiced to get away from them. With all her soul she longed to be in some quiet place where the sound of their incessant chattering and light laughter would fail to reach her

ears. In the old days holiday-making had appeared bad enough, but to Aileen's eyes, shadowed by the memory of former troubles, dim with the weight of unshed tears, the frivolous irresponsibility of that giddy throng appeared worse still.

‘They are just like a parcel of foolish children,’ she murmured to herself.

The unhappy never can form quite fair judgments. Had Aileen been happy she might have looked with more toleration at the gay guests, who, though no doubt burdened with cares and sorrows of their own, did all they could to make that summer a golden one.

Looking at them, at people who resembled the lilies of the field inasmuch that, though arrayed like Solomon in all his glory, they toiled not, neither did they spin, spending life's little day in flitting from amusement to amusement, and sipping the honey of pleasure from every enjoyment that presented itself, the girl could but wonder if this were a sort of existence to be desired.

It did not seem to her great, or good, or

beautiful, but then, as has been said, she was unhappy. She was fighting her fight, she was passing through the greatest sorrow a woman can well be called on to endure, the sorrow that comes of the knowledge she has loved unsought, and loved unloved.

The discovery had pierced her heart like a sword ; it had cut through every fibre of self-respect, every vein and nerve of dignity which, from the lady in the hall to the village maiden, is a woman's just and best possession. Like many an one before her, she had unwittingly thought love was only the truest gratitude, and not till she saw Philip Vernham, all unconscious, look with the inexpressible tenderness of a first affection on Caroline Wilton's lovely face, did she awaken from her dream and understand the story that had lain hidden in her breast.

All that night she lay awake wrestling with her troubles, seeking peace and finding none ; for days she sought solitude at every possible moment, and, pacing up and down the river-walk, fought a long battle, from which, at last, she came forth scarred, but victorious.

Who was she to have dared, even unconsciously, to lift her eyes to him ? No one in the world was good enough for Philip Verham. And, oh ! how she wished he had fixed his choice elsewhere !

Often, when she thought formerly of the lady he would marry, she pictured someone young, beautiful, accomplished, gracious, but not in the least resembling Miss Wilton.

She could not fancy that modern girl, kind though she was, his wife. She had always thought he would flee from such an one as from a pestilence. She had felt ashamed that he should hear her talk, notice her self-possessed manners—so assured, to say the least ; so fast, to say the worst. She was fond of Caroline Wilton, grateful to her ; she admired the beautiful face, the slender, willow-like figure, the lovely hands, the sweet voice, the subtle air of high breeding which all her slang failed to neutralize ; but she was not poor Aileen's ideal—she was far from being the perfect creature to whom, though her own heart was rent, she would thankfully have

given the man she thought better than all the world.

This was the simple story that had deepened Aileen's life-river, taught her more than Miss Simpson ever dreamed of, and produced a change many persons felt, though they could not define.

If the malady be taken rightly, even an unreturned love, a love which can never be returned, exercises a beneficent effect on men and women, and, as Aileen was not one to take a disease wrongly, Mr. Desborne thought he had never seen a sweeter girl than she who sat opposite to him in the cool, shaded drawing-room, pouring out that tea for which he longed.

'If you remember,' he said, 'I asked you in the spring whether you did not think it might be well to invest a portion of your yearly income in something likely to bring in a profit, rather than keep so much money lying idle at your bankers.'

'Yes, I recollect,' she answered; 'and I am afraid you thought me a little foolish because I said I liked to have the money

in the bank ready to give away or waste, without telling anybody what I wanted to do with it.'

'Indeed, no; I was in the most perfect sympathy with you on that point, only, you know, I felt bound to point out a few thousands were buried in a napkin.'

'Hardly that,' she said, with a smile. 'Some of them have done good, or, at all events, given pleasure, and some more of them may perhaps do good or give pleasure in the future. Money is a very new thing to me; no doubt I do not know much about the best way to use riches, but I hope I shall learn. It seems to me, however, there is no happiness in making a present if one is obliged to tell anybody one has made it.'

'Many persons are never happy in making a present unless they can tell everybody about it,' said Mr. Desborne, with a bitterness foreign to his nature.

Aileen imagined she had vexed him, and sat rebuked.

'Why I recur to the matter is for this reason,' he went on after a moment's silence.

‘A man in whose judgment I have confidence tells me a very pretty little property in Hampshire is to be sold at a very low figure, and I thought you might like to become a landowner on a small scale. Here are the particulars ;’ and he handed Aileen a paper, which set forth that Brackington Hall was to be sold for a sum which really seemed absurd.

‘The house, though old and small,’ said Mr. Desborne, ‘has capabilities. There are lawns and shrubberies, flower and kitchen gardens, a fine orchard, farmery, and three hundred acres of land. So far as I can judge, the place is really a great bargain, and if you have such a thing as earth-hunger, this seems a good opportunity to satisfy it.’

‘What should I do with land?’ asked Aileen.

‘You could let it off. Do think the matter over. Brackington Hall would prove, I fancy, a good investment.’

The girl shook her head.

‘I do not like to say no to anything you advise, Mr. Desborne,’ she answered, ‘but I

have no wish for an estate, or to use the money you are thinking about in that way. On the whole, I would rather buy a house in town ; but, indeed, I should prefer to do neither.'

'Very well,' returned Mr. Desborne ; 'we will let the matter drop. I suppose our pleasure-makers have returned,' he added, as the hall-door bell pealed imperatively. 'By-the-bye, I conclude Miss Simpson was of the party.'

'Yes ; she wished to see Stoke D'Abernon, and——'

'Major Wilton !' announced a servant, and the Major entered.

'I must beg your pardon for intruding,' he began, 'but as we were passing I thought I would leave this book Mrs. Desborne wished to look at. Allow me to introduce my friend, Mr. Parkyn. Ah, Miss Fermoy, how-do ? In this dim religious light I did not recognise you. Mr. Parkyn, Miss——'

'I have already the pleasure of knowing Miss Fermoy,' interrupted Major Wilton's friend, who, though utterly astonished at the

meeting, proved equal to the occasion. 'What a long time it is since we met!' and he held out his hand, which Aileen took, scarcely knowing what she did.

'I hope you have been quite well,' he went on.

'Yes, thank you,' she faltered.

'I did not expect to have the happiness of meeting you here. Charming neighbourhood, isn't it?' and so he took possession of the girl, while Major Wilton talked to Mr. Desborne. 'Capital fellow, Parkyn,' he began, *sotto voce*. 'Ran up against him accidentally in town this morning.

'“Now, you've never yet paid us that promised visit,” I said.

'“I will some day,” he replied.

'“No time like the present,” I declared, quite in that way pinning him to the wall. “Meet me at Waterloo 6.30 sharp, and we'll run down to my little crib, put you up for the night, and go over to Sandown together tomorrow.”

'“Right you are,” he said, slapping me on the back; so here he is.'

If Major Wilton expected to be asked to dinner he was disappointed. There were times when that gallant officer palled on Mr. Desborne, and consequently when he had exhausted hope, he was fain to retire from Ashwater, carrying his guest with him.

That evening, before she went upstairs, Aileen took an opportunity of changing her mind.

‘I have been thinking over what you said about the Hampshire place, and believe it might be well to buy it. We could pay the money out of those shares.’

‘Ah, then I must speak to my uncle about that, and hear if he approves of dipping further into your capital.’

CHAPTER V.

‘ MAJOR WILTON’S ADVICE.’

THERE is a very absurd error into which many persons fall—namely, fancying because a man consorts with rich people he must himself be rich. They seem to imagine wealth is catching, like small-pox, and that consequently no one can be long in its company without contracting the same generous complaint.

Major Wilton had allowed himself to be deceived by this delusion.

Believing as he did that the Desbornes, uncle and nephew, were ‘ wallowing in gold,’ he jumped to the conclusion Mr. Vernham must be on the high-road to ‘ wallow ’ likewise.

It is necessary in some states of life to

take a great deal for granted, and the Major took a great deal indeed. He imagined that not merely did this new friend possess a small fortune, but felt satisfied he was on the right way to make a prodigious one. Further, seeing Aileen Fermoy had succeeded to her uncle's money, he saw no just cause or impediment why Philip should not succeed to his uncle's money.

He did not actually know whether the young man owned an uncle, but that was a mere detail. If he had not an uncle he must have other rich relatives.

'There is such a solidity about City folks,' he was wont to remark, and young Vernham's reticence concerning his position only tended to strengthen the good Major's belief that it was unassailable.

He made inquiries which had reference to Bricers' as though they were a gold mine, and finding them 'A1, sir,' built up a very pretty little romance on the strength of his information.

No man could have welcomed another to his 'humble abode' with warmer hospitality

than he did the 'rising young man,' and the young man, quite unaware of what was in the Major's mind, felt grateful for kindness which he deemed absolutely disinterested.

The fact that Philip knew nothing of cards, and declined to venture a bet on this and that favourite, only confirmed his belief in the great future looming before this prudent young citizen.

'That is how they make their pile,' declared Major Wilton, alluding to 'the ways of East End worthies. 'Ah, if my poor father had only bound me apprentice to some honest trade, I might have been dealing in my millions instead of cursing an ungrateful country for its niggardliness,' which is a pretty way many gallant gentlemen in the receipt of half-pay have of extolling themselves while depreciating others.

Having seen with half an eye that Mr. Philip Vernham was 'gone' on his daughter, he, with the prompt action of an old soldier who 'ought to have been General, begged!' made this desirable suitor at once free of his home and hearth in that cordial way in which

such people, when instigated by self-interest, do kind things.

At the same time Miss Wilton welcomed her admirer also for many reasons, not the least among which chanced to be that she enjoyed the sport.

She liked him; she knew he 'was over head and ears in love' with her. He was a novelty—so simple, so honest, so unlike other men who had come wooing; she believed he either was or would be rich—she wanted a home, she wished to be away from her father, all these influences were at work; but an influence stronger than any was that influence which makes a cat spring on a mouse, and a dog watch for a rat, and a man stalk a deer.

She felt satisfied foolish Aileen loved this grave if not potent signior, and though undoubtedly she was very fond of Aileen, and had good reasons for being grateful to that fortunate young person, she never even thought of not leading Mr. Vernham into temptation—rather she used every art of which she was mistress to lure him on.

And Philip let himself be lured. Though

there were times when he fought hard against his fate and remained absent and vowed he would keep away from the 'Lorelei' and refuse to listen to her song, he came back again to bask in her beauty and depart more under the spell of her enchantment than ever.

When this had been going on for some months the Major thought it would be prudent to bring matters to a point, and accordingly on the Saturday after Mr. Parkyn's visit he opened fire.

He was strongly moved to do this because he had not backed the right horse at Sandown, and saw that the more fortunate Mr. Parkyn, who had, was much struck by his daughter's beauty, knowledge of equine matters, and proficiency in slang.

Philip Vernham condoned the phrases which passed her sweet lips; Mr. Parkyn enjoyed them. He was even good enough to add a few choice novelties to her store. Further, he so managed her bets that the lady came in a winner by what she called a clear ten-pound length.

Altogether, he felt the time was propitious, so as they sat over their coffee after dinner he hinted gently that he had noticed Mr. Vernham's admiration for his daughter.

Never was man so taken aback as the incipient millionaire; he coloured furiously, he stammered out some vague apology in a manner which might have moved a judge to pity, but did not affect Major Wilton in the least. Instead, that gentleman led him on to confess that he worshipped Miss Wilton as the one particular star at which he had no right to gaze.

He had no excuse to offer. He simply pleaded guilty, and there was an end of the case from the criminal's point of view. Nothing remained save to pass sentence; but this was a ceremony the Major felt too much surprised and disgusted to proceed with.

'Do you mean to tell me,' he said in incredulous expostulation, 'that you are actually in possession of no income whatever?'

'I have nothing beyond my salary.'

'Which is handsome, no doubt,' suggested

Major Wilton, searching for extenuating circumstances.

‘Quite the contrary; clerks are not paid according to merit,’ answered the lover with an attempt to speak lightly which would have disgraced a poor wretch with a halter round his neck.

‘Just like the service,’ murmured Major Wilton, apparently under the impression there was no service but his own. ‘You have expectations, however?’

‘Yes, I have expectations, or rather hopes, that Messrs. Bricer may raise my salary some day.’

‘And do you mean to tell me, sir, that without money or expectations you have time after time come here to entrap my daughter’s affections?’

Philip Vernham might very reasonably have replied that he came to Homefield Lodge because of the Major’s pressing invitations, but all spirit had died out of him, and he sat silent as one condemned.

The Major also sat silent. This result was not what he had expected. If he had spoken

his mind, he would have said something very strong about swindlers and being swindled, but he felt the end was not yet, and that it might be prudent to keep his feelings under control. There were the Desbornes, there was Ashwater, there was the City, there was Miss Fermoy. ‘Hang it all!’ he thought, ‘there’s money when all’s said and done. He can’t be so badly off. He ought not to be badly off, he need not be badly off, if he’d only put his shoulder to the wheel.’

He liked the young man. He had sometimes twinges of conscience, if such an old reprobate could be said to have a conscience, when he looked at his daughter and considered her future after his poor protection was gone for ever. Admirers had been hers in plenty, but few indeed were the men who offered themselves as candidates for the honour of her hand. The General had taken himself off in dudgeon. He was not fond enough of Miss Wilton to forgive two nights running of ill luck, and Miss Wilton was not fond enough of her father’s old friend to have married him, even for a home.

There had been so many disappointments, and here was another. The Major felt he could scarcely bear it with equanimity. Young, good-looking, well-born, well-mannered, steady, an ideal husband, if only possessed of money.

‘No chance of a partnership?’ he said at the end of his reverie.

‘Not the slightest.’

‘No chance of anything?’

‘Perhaps, if I pressed for it, Messrs. Bricer might find me a post in South America.’

‘Then why don’t you press for it? I suppose you would have a chance of doing well out there?’

‘Yes. If I did not die, as so many fellows have done, I dare say I should have a chance of getting on.’

‘Pooh! There’s not the least necessity for you to die. Look at me, broiled in the East Indies, stewed in the West, baked on the Gold Coast, and yet here I am hale and sound, younger than many men half my age. You would be quite as safe in South America as in London. Place makes no difference. When

once Death has a warrant out for you, it is useless trying to bilk him. There is no country in the habitable globe beyond the reach of his extradition treaty. Terra del Fuego or Tyburnia, Texas or Teddington, it is all one. Death is everywhere, life is everywhere, only money is not everywhere. Go where you can get it.'

'If I might but carry hope with me,' said the young man timidly.

'Of course. Why shouldn't you? Hope is free to all. If I wished to do so, I could not prevent you from packing up hope in your kit, but I have no wish of the sort. Hope is a man's birthright. Of course my girl can't marry a pauper, but you are both young. Waiting won't hurt either of you.'

'Do I understand,' hesitated Philip, 'that I—that I—may speak to your daughter——'

The Major laughed.

'My good lad, you have spoken to her,' he said, 'in a language comprehended of all peoples; but I can allow no nonsense, no engagement, no marriage, till you are very differently situated. You must not come

here as you have been doing—it is a thing I can't permit, it is what I would not have permitted had I suspected your real position. Now it will be better for you to go. You can think over what I have said. If you were the younger son of a duke, I could not treat you differently.'

'Indeed, I am most grateful. I could never have expected to be treated so well. May I say "good-night" to Miss Wilton?'

'Assuredly, but it must be only "good-night," till I hear you have set to work to make your fortune.'

To secure which desirable abstinence, Major Wilton accompanied his guest first to the drawing-room, and then to the hall, where he 'God blessed' his daughter's lover with great fervour before sending him out into the night and closing the front-door after him.

CHAPTER VI.

MR. TRIPSDALE'S GREAT-GRAND-AUNT.

MR. TRIPSDALE in a low gray hat, light summer suit and tie to match, was a person to be remembered ; but Mr. Tripsdale in a black hat of the same build, with a mourning band almost as deep as the crown, black suit fresh from the hands of the tailor, jet studs, and a new black tie, was a spectacle never to be forgotten.

Thus attired, he walked into Messrs. Desborne's office on the Monday morning after Mr. Vernham's interview with Major Wilton, and proceeded to hang up his hat modestly, yet after the fashion of a man who, while not exactly proud, realizes the fact that, a great dignity having been thrust upon him, he means to comport himself in a manner worthy of it.

‘Hallo! who’s dead?’ asked Mr. Knevitt, who had just come downstairs.

‘That’s my affair,’ was the rejoinder; and no further light was thrown on the matter till some hours after, when Mr. Tripsdale asked if he might absent himself on the following day.

‘Do you particularly wish to do so?’ inquired Mr. Thomas Desborne, to whom he addressed his petition. ‘We are very busy at present, as you know.’

‘I am aware of that, sir, and I should not ask for a holiday were anything less peremptory than death in question. The fact is, however, I want to attend the funeral of my father’s grand-aunt.’

Mr. Desborne looked at the speaker with a funny twinkle in his eyes.

‘Were you very fond of your father’s grand-aunt?’ he asked.

‘No, sir; my great-grand-aunt, though a lady possessed, no doubt, of many attractions, never thought it worth her while to try to attract me, hence arose a coolness on my part.’

‘ At what hour is she to be buried ?’

‘ At a most inconvenient hour—eight-thirty to-morrow morning ; over forty miles from London. Evidently her relations, who are not our relations, desire to put us to as much inconvenience as possible.’

‘ I should imagine they are in a hurry to hear the will read,’ suggested Mr. Thomas Desborne shrewdly.

‘ Possibly, sir ; but whether the old lady have left a will or not, cannot affect us in the least.’

‘ You think she has left you nothing ?’

‘ Quite certain she has not.’

‘ You may have to-morrow. I suppose you can manage to be here again on Thursday morning ?’

The mourner intimated that nothing should prevent his appearing at the time mentioned, except sudden death or a railway collision, and the interview terminated, and work proceeded in the clerks’ office as usual, where clients were all that day much impressed by the chastened politeness of Mr. Tripsdale’s manner and the newness of his clothes, for

out of respect to his great-grand-aunt's memory he never changed his coat all day, though an old one, somewhat gone in colour, hung on the accustomed peg, and with a gentle solicitation touched its master each time he drew near.

When the brothers that evening put on their hats, locked their door and went downstairs, Reginald carrying a small travelling-bag, it seemed to both that a great change had taken place since Saturday morning, when the news reached them.

They were very pale, not at all exultant, and looked as little like men who had just come into money as can well be imagined.

They walked down Curtain Road, and so on to Liverpool Street in silence. They entered the booking-office, where Reginald said to the clerk, 'Two third return Bishop's Stortford, please,' with a gravity which might have impressed that individual, but did not; then they went down the steps, passed through one of the wickets and secured seats, back to the engine.

‘Should you like an evening paper?’ asked Reginald.

‘I do not think you need buy one,’ was the answer.

‘Better to be up in the latest news. We are going into the heart of the country, remember.’

‘All right,’ agreed Gus, amiably willing that his brother should be able to astonish the heart of the country.

‘We’ve been very happy, Reggie, haven’t we?’ he went on after a pause.

‘Happy? Why, of course we have! What made you say that?’

‘I don’t know; only money doesn’t always bring happiness.’

‘It does if people know how to use it.’

They had the compartment to themselves after leaving Stratford, but they did not speak again till the express had torn through Lea Bridge and Tottenham, and was heading with giant strides for the Marshes.

‘Isn’t the air sweet?’ asked Gus, looking away across the level to Sewardstone and

Chingford. 'Do you remember the Christmas we went down to the Farm after our father died?'

'Shut up, can't you?' retorted Reginald, whose own heart was too full of memories to bear with equanimity even one other being added to the store. 'What a winter that was!' he added more gently.

Enfield Highway, Waltham Abbey, Chestnut, Hoddesden, Broxbourne, Ware, were left behind, and then Gus spoke again.

'Reggie, suppose there's anything wrong about that money?'

'How do you mean wrong?'

'That it has been used.'

'It has not been used.'

'We cannot be sure.'

'I am sure. I have seen to it.'

'Oh!' said Gus meekly.

'Did you think?' demanded his brother, descending from the eminence of conscious power to commonplace explanation — 'did you think I was such an idiot as to trust old Wrenkin? Oh dear no! I took particularly good care to ascertain he had not con-

verted the cash into ducks and drakes. He was greatly hurt; he asked why I was unwilling to trust his word, and I said because if I found his word were not to be trusted, it would be too late to get back our money, though, probably, quite in time to institute further proceedings.'

'That was stiff.'

'So he seemed to think, but I did not care;' and Mr. Tripsdale, sinking back, folded his arms and looked defiantly out at the landscape, over which tender evening shadows were beginning to fall.

'It will be rather a long tramp from Bishop's Stortford in the dark,' he observed at last.

'Yes,' answered Gus, and he said no more. All the spirit seemed to have died out of him.

'I know what you are thinking about,' remarked Mr. Tripsdale. 'You are considering you will have to go to Rome, and that is the best thing you can consider. You'll have to go to Rome, away from London, and Bartholomew Square, and Polly and me. We are turning over a new leaf,

old boy ; one on which you've got to write a name and a fortune—if you are able—but a name anyhow, and I have to fit myself for a considerable rise in the social scale, so as not to bring discredit on the brother who some day will be the companion of princes, and we must forget all our old life and Saturday nights in Hoxton and Stratford Broadway.'

'If I do, may I never touch brush again !' said the young fellow passionately.

'Bosh ! we've got to forget the days when we dined with Duke Humphrey, and supped with—who the deuce did we sup with ?'

'Don't talk like that, or you will make me wish the old lady had taken the two thousand pounds with her.'

'I believe that is what you are wishing now. Gus, you have no ambition ; you love your ease and trodden ways and down-at-heel slippers far too much.'

'All those good things I do love.'

'Well, you must cease loving them from this hour. You must transfer your young affec-

tions to Rome and Art and fame and fortune.
Do you hear me ?

‘ Yes, I hear you.’

‘ Then let us have no more folly,’ said Mr. Tripsdale sternly.

The train rushed on through the darkness as it had rushed through the evening light, till it paused for a minute’s rest at Bishop’s Stortford, where the brothers got out and started to walk the last stage of their journey.

‘ Is not the smell of the country delicious ?’ ventured the elder, for he knew Reginald’s heart was sore within him.

‘ It may be ; but give me the smell of London,’ was the uncompromising reply.

They put up at a small inn for the night, and made their frugal supper off bread-and-cheese and ale.

‘ Food fit for the gods,’ observed Reginald. ‘ Many a night, not so long ago, we’d have thought it a feast.’

Gus did not answer.

‘ Be kind enough to have breakfast ready for us at seven o’clock to-morrow morning,’ said Mr. Tripsdale to the landlady, speaking

as one having authority ; and then they went to bed, but not to sleep.

‘ The noises of the country are death to sleep,’ explained Reginald next day ; and Gus did not contradict him.

For the last time they went over to Elder Farm, where their reception proved as cool as the weather was warm. Nothing, however, no frigid civility, no unfriendly glances, no lack of ordinary hospitality, could disturb the studied propriety of Mr. Tripsdale’s manner. If neither kinsman nor clergyman knew the correct procedure he did, and nothing they ignorantly chose to do could disconcert him in the least.

Even the undertaker and clerk were nowhere in the ceremony. All eyes were turned on this extraordinary mourner as he stood by the grave ; all ears were bent on catching his ‘ amen,’ and the way in which, after the funeral service was over, and the churchyard left behind, he lifted his hat to the assemblage in token of forgiveness and farewell, struck everyone who beheld with astonishment.

Mr. Wrenkin hurried after him and said :

‘One moment, if you please ;’ but Mr. Tripsdale waved him back with dignity, and remarked :

‘My solicitor is Mr. Ansdell, of Evangelist Court, E.C., to whom any communication may be addressed.’

‘And well the old sinner knows who is behind Mr. Ansdell, of Evangelist Court, E.C.,’ he said to his brother as they walked (not at too great a speed, for that would have been a mistake) away from their great-grand-aunt’s children and grandchildren, who did not love them—‘who makes the bullets Mr. Ansdell fires, ay, and tells him where to aim !’

Gus would have liked to go into Elder Farmhouse, and felt sorely tempted to look back at the old place ; but, wiser than Lot’s wife, he refrained from doing so, lest some withering sarcasm or scathing glance might transform him into a pillar of salt.

‘So closes another chapter in life !’ exclaimed Reginald.

‘Yes,’ said his brother. ‘I wish we could

have bid them all good-bye—I do,’ he added stoutly. ‘Whatever they may have been lately, they were kind to us once.’

‘You make no mistake about that,’ returned Reginald; ‘if they were ever civil, it was only that they might “do” us the more effectually. You may thank your lucky stars I know a thing or two. Now, about Rome?’

‘There is plenty of time to think about Rome,’ was the somewhat pettish reply. ‘I won’t go there in the summer, and what I want to know before I stir a step is this—will you article yourself at once?’

‘I shall put the matter in train, certainly; but I can’t leave Messrs. Desborne without due notice.’

‘You can leave them next Saturday week,’ returned his brother. ‘Weekly pay, weekly notice.’

‘In strict law, perhaps; not in honour. As employers go, they have not treated me badly. No, I won’t leave them in the lurch like that!’

‘Well, give them as long notice as you please, only put the matter in train. I want

to see you on the straight road to a good practice now, or else I know exactly what you will do.'

'What is that?'

'You will keep grinding away just as you are, and not spend a penny of your money, so that I may have it all. I know the wickedness of your heart, I do! You may deceive other people, but you can't deceive me.'

They walked a little way in silence, then Reginald said:

'On my word of honour, I will give notice this week; but you must do your part. No skulking, remember!'

'Very well,' agreed Gus; and as what Mr. Reginald Tripsdale styled a 'steam crawler' stopped at the little town where they had stayed the previous night, the brothers returned to London in a compartment so full of passengers that happily no opportunity presented itself for continuing the discussion.

During the remainder of that week Messrs. Desborne's clerk held on his way with a dis-

regard of Mr. Puckle's fishing questions and Mr. Knevitt's taunts which might have been thought Christian by anyone unaware he was upheld not by faith, but by the thought Saturday would see the explosion of a shell in Cloak Lane.

'When they have lost me for ever they will know my worth,' he thought; 'the bare idea of losing his slave will uncurl Knevitt's whiskers! Who'll keep things straight in the morning? who'll screen his goings and returnings during the day? Who'll run his errands and bear his insolence, always returning that soft answer which makes his wrath worse and drives him to the verge of distraction? Why, no one! Ah! he'll mourn for me in sackcloth and ashes, and serve him right too!' he finished, with a burst of triumphant rage which 'dimly revealed the vulture tearing at his heart.'

In spite of these mental goadings to fury, however, he pursued the even tenor of life in Cloak Lane till Saturday, when he again sought an interview with Mr. Thomas Desborne.

Very different emotions crowded upon him as he ascended the staircase from those which had filled his heart on that memorable afternoon when he crawled slowly down, breathing forth threatenings against Mr. Knevitt.

‘Then,’ so ran his reflections, ‘I was poor and unconsidered—a very worm for that ruffian of a managing clerk to tread under his feet! Now I am a man of independence, beyond the world, about to shake the dust of Cloak Lane from my shoes, going into pastures new, where I can browse at will and chew at my own leisure the sweet and bitter cud of law, especially criminal law. What a change the snuffing out of one old life has made! And yet—but courage, Reginald!’

Reginald had need of all his courage, for, spite of this grandiloquent bombast, the poor fellow was one of the most simple and affectionate creatures imaginable.

He had a cat’s attachment to place, a dog’s love for persons; ‘the daily task, the common round’ held attractions for him he would have denied strenuously. He liked everyone in his office save Mr. Knevitt; nay,

it may be said, if Mr. Knevitt had not so continually girded at him, Reginald Tripsdale would have gone through fire and water to serve the managing clerk, whose 'head was screwed on the right way.' It was that fact, indeed, which so aggravated Mr. Tripsdale. 'If he were a fool like Puckle, it wouldn't signify; but he ain't.'

And now the greatness thrust upon him commanded that he should leave this earthly paradise, tenanted by men who were but a little lower than angels, and go forth amongst a people who knew not Reginald Tripsdale and were unknown by that exalted personage.

Not like a conqueror therefore did he enter Mr. Thomas Desborne's presence, but rather after the fashion of some unfortunate devil who, having done wrong, expected and was prepared to receive a wiggling.

'If you please, sir——' Not a dignified beginning, but courteous and—fitting.

'Yes,' said Mr. Thomas Desborne.

'I am very sorry to say I want to leave.'

'What is wrong now?'

'Nothing is wrong, sir; but I have come

into a little money, and I think I can't spend it better than in articling myself.'

'Oh! Then your great-grand-aunt did leave you a legacy, after all?'

'No, sir; but I succeeded to a matter of a thousand pounds she has been keeping me out of for seventy-three years.'

'For how many years?'

'Seventy-three.'

'That is a long time. How did she manage it?'

'My great-grand-uncle, her first husband, left the interest of two thousand pounds to her for life; she was twenty-five when he died. The plate on her coffin said she was in her ninety-ninth year; take twenty-five from ninety-eight, and seventy-three remains.'

'You have gone through that small sum in subtraction pretty often, I imagine?'

'I don't deny it, sir. But when the black-edged letter came, I was not so glad as I expected to be.'

'And now you want to leave us?'

'I do not *want* to leave; at the same time,

it would be useless to deny I wish to rise in the world. It is natural, sir.'

'Perfectly natural; but why can't you begin to rise in this office?'

'I have always had a fancy for the criminal business, sir. The bent of my ability is inclined that way.'

'Ah! we cannot accommodate your taste here. It is a pity.'

'May I take it, sir, that you will accept this in lieu of a more formal notice?'

'Undoubtedly, and I wish you every success.'

'I am sure you do, sir; you have always been very kind to me, and I thank you.'

Mr. Thomas Desborne acknowledged this grateful testimony with a deprecatory wave of his hand, and began turning over his papers as a sign that he considered the interview at an end.

The door did not open and close, however, so he looked round to discover the reason, and beheld Mr. Tripsdale standing ruminant, one hand grasping the handle and the other covering his mouth.

‘ Well ?’ asked Mr. Thomas Desborne.

‘ It seems hard to go, sir, after so many years.’

‘ The choice is yours. Surely it is your own free-will which severs our connection ?’

‘ I know that, sir ; but——’

Mr. Thomas Desborne laid down his pen and threw his left arm over the rail of his chair, so as more effectually to get the young fellow within his field of vision.

‘ I would not be in too great a hurry, Tripsdale,’ he said, with a softer tone in his incisive voice. ‘ You have given the firm notice, and I have accepted it. So far good ; it is right you should wish to article yourself ; a laudable ambition never did harm to any-one, but I do not exactly see the sense of your leaving us. I do not care for new faces, even if sometimes I could wish the old were a little different ; and though you are far too much given to act the mountebank and over-rate your own abilities, I believe you are at bottom a good and honest young man, very fairly clever, and possessing a desirable reserve of common-sense. We should have no objec-

tion whatever to keeping you on as an articled clerk. I do not think you will better your position by going elsewhere, and, what is more, I do not think you believe yourself that you will better it. Think the matter over; take a week, or a fortnight, or a month, so far as that goes, then let me know your decision. Meantime the affair can remain strictly between ourselves. I will look out for another junior clerk at once, so that he may be learning his duties; therefore, whether you go or stay, no one will be inconvenienced. Does my suggestion recommend itself to you ?'

Mr. Thomas Desborne paused, and Mr. Tripsdale answered :

'Yes, sir; I don't know what I want.'

'It is all so new to you,' his principal said, by way of excuse.

'No, sir, it is not that, for I have had this in my mind for years, and the criminal notion I always did take to.'

'You could work your criminal notion out afterwards.'

'I did not think of that; but I can't give

an answer now, sir. I will consider the matter, as you are good enough to permit.'

'Do so, by all means ; and, Tripsdale——'

'Yes, sir.'

'Whether you stay or go, be sure we will do all we can to help you.'

'Now, is not this rough on a man ?' said Mr. Tripsdale to himself as he went down the stairs, 'when I had braced myself to the sticking-point, too ! It is the old fable of the north wind and the sun. If he had only been a bit rough !—but there, perhaps things are better as they are ! Anyway, I won't say yes or no yet awhile.'

'What's up now ?' asked Mr. Puckle, noticing the signs of thought on Mr. Tripsdale's brow, and believing they pointed to 'Gloom.'

'Nothing is up, so far as I am aware,' replied Mr. Tripsdale ; 'but you'll soon be down if you don't mend your manners !'

CHAPTER VII.

MR. PARKYN SUGGESTS.

AFTER calm comes storm—a fact which is not generally known, simply because people believe only what they wish to believe.

For nearly two months following the evening when Aileen poured out Mr. Desborne's tea, life passed smoothly at Ashwater. Duns did not make day a perpetual harass; the posts were singularly bare of incident; no acceptances had to be provided for; no money-lenders dined *tête-à-tête* with Mr. Desborne, disparaged his wine and found fault with his management.

Existence flowed by as quietly as the Thames, sunshine sparkling on its surface, and care lying well out of sight in its depths.

After his winter and spring experiences,

Mr. Desborne might perhaps be excused for imagining every day that passed without bringing some trouble was a day gained. The calm did not daunt him ; if he thought about it at all, the only idea suggested was that the storm was over and peace come.

He felt better, the lines of care were not so marked, his voice had a different ring, his smile was more the smile of old. He had managed to raise enough money to stop the mouths of several importunate creditors ; he had thrown many valued possessions to the wolves, and believed firmly, because he did not hear them howl, that the wolves were left far behind. All seemed well with him during seven glorious weeks, when Ashwater put on its fairest dress, and the Valley of the Thames looked its sweetest, and in the 'enamelled meadows,' so rich, so green, cows chewed the cud lazily, and boats, with Youth on the prow and Pleasure at the helm, glided over the smooth surface of the river, and songs and laughter floated out into the darkness through the open casements of brilliantly-

lighted rooms, startling lonely pedestrians as they plodded solitarily home by night.

All was very calm indeed ; no threatenings of a storm anywhere, no closeness in the air, no dark clouds brooding on the horizon, no lurking lightning, no mutterings of distant thunder. The worst was past ; it was going to be fine weather for ever !

The season had been glorious and most enjoyable. Even Mrs. Desborne confessed that under certain conditions Ashwater might be considered a pleasant residence.

Till that golden summer Mrs. Desborne had never patronized the Thames Valley fully and freely. Household necessities and luxuries, more especially the latter, ordered in town, were sent down by train, and consequently the neighbourhood did not think the Ashwater custom worth having.

Now, as in a twinkling, all that was changed. From the house full of company no tradesman came away empty of commands for goods to be delivered at once. There was nothing Ashwater did not require and receive from local shopkeepers. What they

had not in stock, they procured. No one in all those parts pressed for money; Mr. Desborne did not see the bills, did not know of their existence. To a weary time of struggle a false peace succeeded. July was quite free from anxiety. Mr. Desborne found leisure to run down into Hampshire and inspect the property which he had recommended Aileen to buy. Mr. Thomas Desborne also went to view, and approved the purchase, 'Though why you wish to buy a place so far from London, I cannot imagine,' he said to the girl, who only smiled, and gave no reason for her strange desire.

She had always been reticent about her Battersea experiences, and now she never referred to them. As for Mr. Parkyn, she might have only known him in some previous state of existence, such guarded silence did she preserve concerning Major Wilton's esteemed friend. When the days for which she and Miss Simpson had been bidden to Ashwater expired, she went back to York Street, and no entreaty could induce her to accompany Mr. Thomas Desborne's devoted

admirer when that lady next sought the shades of Teddington.

‘No,’ she said, ‘I do not want to go among those people; but it will make me unhappy if you refuse Mrs. Desborne’s invitation. I shall not be lonely at all.’

Miss Simpson, though loyal, loved society, and knew it was good policy to keep up and extend her connection, therefore, as Mrs. Desborne had done everything courtesy required in asking Aileen to the house, she yielded after a faint show of resistance, and ran down often to Ashwater, sometimes only for a few hours, sometimes for a couple of days.

In her heart she liked Timothy Fermoy’s only child better than any pupil she ever had; but facts are sworn foes to sentiment, and the poor lady had long felt her tenure of office was very insecure. She could not teach the girl much more—indeed, she knew she had scarcely taught her anything. To Mr. Desborne and Miss Wilton attached the glory and honour of having inducted Miss Fermoy into the mysteries of English history,

and the way in which to play accompaniments by ear. This was about all Aileen had learnt so far as what Miss Simpson considered an 'elegant education' was concerned, and someone would be sure ere long to tell her she might spend money more advantageously than in paying an instructress who had not even discovered she had a nice voice and a very pretty musical taste.

Aileen was marvellously improved in appearance and manner, it is true; but Miss Simpson could not lay the flattering unction to her soul that changes in these respects were due to her own superior example. The Desbornes had done far more for her in many respects than she, Miss Simpson. Mr. Thomas Desborne in especial had proved guide, philosopher, and friend, gently correcting her errors of speech, and kindly leading along that path of deportment he wished her to follow.

'Were the girl his daughter,' thought Miss Simpson, 'he could not be more careful for, and tender towards her.' Which was very true, so true that the lady became sadly

convinced her position was too good to be regarded as safe for any length of time.

Mrs. Surville expressed this opinion openly, influenced, perhaps, by what she called Aileen's 'contemptuous' indifference to the advances of persons willing to give her a position.

'Of course she would have to pay for it,' said the astute lady; 'but nothing in this world is to be had without payment in one shape or other.'

Miss Wilton took a cruel pleasure in declaring Aileen would soon resent so tight a curb and break over Miss Simpson's traces. Major Wilton observed that without a settled income derived from safe investments it was hard to tell where you were. 'Here to-day, by Jove! and some place very far off to-morrow!' Mrs. Desborne, when appealed to by visitors, declined to imagine what the result of Mr. Desborne's singular arrangement might prove. So far it had worked better than anyone could have supposed; the girl was amiable and nice, remembering the rank she came from, wonderfully nice—and—thought-

ful ; but those sort of people were uncertain ; one never knew, there was no dependence to be placed on that class. Miss Fermoy had borne her change of fortune very well indeed, 'but she is odd——'

'Gad, I should think so,' interrupted Captain Harlingford, to whom Aileen had turned a very cold shoulder.

'Decidedly odd ; likes to be alone. I should not wonder if she went a little melancholy, you know.'

From all of which utterances, containing, she knew, a certain amount of truth, Miss Simpson felt it would be better for her not to sever her connection with the Harlingfords. They were in the way of hearing of 'things,' and when one's dividends amount to nothing a year, paid with great regularity, it is unwise to let even the ghost of a chance slip past.

Miss Simpson did not now fear leaving Aileen to her own devices. In the first place, she felt the girl could never be moulded into the shape of an orthodox young lady of good position and the regulation pattern ; in the next, she was convinced

her pupil would never bring disgrace upon her or anyone else, though she might commit many solecisms, and pursue her way without much reference to strict conventionality. Time had taught her to trust Aileen, to depend absolutely on her truth, her promise, and her sense.

If she said, 'I will do this,' she did it. If she gave an assurance, 'I will not do that,' Miss Simpson knew it would not be done; therefore, when the girl offered to take good care of everything during her absence, Miss Simpson left the house in her charge without fear. She was aware there would be no 'high jinks' in drawing-room or kitchen, no festive gatherings, no gay outings, no 'sound of revelry by night,' or day either, nothing but what was utterly respectable and eminently proper.

If, indeed, more of the manner and thought which lend such a charm to the actions of the upper ten had been added to Aileen's proceedings, what further grace could be desired?

'I never saw such a girl as you are,' said

Miss Wilton on one of the many occasions when she ran up to town to spend a few hours with Aileen. 'I came to-day just because I knew Theodore Grimsby was entertaining the nobility and gentry at Ashwater, and thought we might have some fun together, but there isn't a bit of a spree in you. When the cat is away Aileen Fermoy won't play. She might be a hundred, and not a pretty young girl. Come out this moment; I have something to tell you.'

'Tell it to me here, then.'

'Too good to speak about indoors; but there, if you won't come for a walk or a drive, I know it is waste of time trying to persuade you. What do you suppose my news is?'

'I can't suppose. I have no wish to suppose.'

'You disagreeable thing! What should you say if I told you a certain mutual friend was very, very fond of me?'

There came a little flush into Aileen's face, but she answered quietly enough:

'Mr. Vernham. I knew that long ago.'

‘ Did he take you into confidence ?’

‘ No, but I knew.’

‘ How very clever ! Have you no congratulations to offer ?’

Aileen opened her arms and folded the girl in them.

‘ From my heart I hope you will both be happy,’ she said ; ‘ but oh ! Carrie, are you sure you love him enough ?’

‘ Do you mean am I gone on him ? No, my dear, I think not. Carrie Wilton is scarcely the girl to gush about a man, let him be what he please. All the same, I like Philip better than anybody who has ever wanted to marry me ; and I missed him when the dad put a drag on his coming, and said we were not to be engaged, and all that rot.’

‘ Did Major Wilton say that ?’

‘ Indeed he did, and meant it, too ; and made me so angry, I’d have gone off with Philip if he had asked me ; but no, my gentleman acquiesced, and I made sure he was coming here to warm up the old broth again.’

‘ There was never anything between us

ever. It was impossible there could have been,' protested Aileen, in deep distress.

'Well, we need not go over all that again, for he didn't come to you, and no soup was warmed up except ours. Everything is right now, you dear old thing; we are engaged, stupidly and conventionally, and who do you think we have to thank for it all?'

'I can't think.'

'A great friend of yours; a friend who has known a certain young lady for years and years, and has the highest opinion of her; a friend who modestly wants to keep in the background, and whose name is not to be mentioned, unless it may be to you; who has told the governor what a clever fellow Mr. Vernham is—certain to get on, highly esteemed by Messrs. Bricer, who are only waiting old Bricer's death or retirement to give Phil a partnership, and—kiss me, Aileen, and wish me joy. I never was so happy before; I never expected to be so happy.'

Aileen kissed the soft cheek over and over again, but as she drew her lips away she shivered, as though she had been pressing

those of her own dead love. It had been a living love once ; it had taken up its home in her warm true heart, and now she must bury the pale fond thing, and plant rue and rosemary, and other fragrant plants of memory, upon the grave which held all that was left of her foolish affection.

‘ And who is the friend, Carrie, that set matters to rights ? ’ she asked, after a pause.

‘ Why, Mr. Parkyn ! who else could it be ? He has been so nice, and talks about you in the dearest way. I have my suspicions—grave suspicions ; but you are such a sly puss one can never tell. He asked when you would be at Ashwater, and went quite off his feed when I said, “ Never, very likely.” I had to eat my words before I could get him out of his corner again.’

Aileen did not say a syllable, but her heart was filled with a vague disquietude. Why should Mr. Parkyn try to advance Philip’s suit ? Yet, why, on the contrary, should he not ?

‘ Mrs. Desborne’s last garden-party is to

come off on Saturday week,' said Miss Wilton, after a pause.

' So I hear.'

' And you won't come to it ?'

' No ; I would rather not.'

' Philip has accepted.'

' I hope you may both have a pleasant time.'

' Mr. Desborne will be in Scotland.'

' Miss Simpson thinks he needs a change badly.'

' And you won't be tempted ?'

' No.'

' Then do ring for luncheon. I am as hungry as a hunter ! You are not very hospitable, after my coming up to spend the day, too !'

Time passed on, and the Saturday when Mrs. Desborne was to give her last and largest garden-party was close at hand.

' Won't you change your mind, my dear ?' asked Miss Simpson ; ' it will be a very nice affair.'

' I would rather not go,' answered Aileen, for the twentieth time.

‘ I feel so unhappy about leaving you,’ said Miss Simpson, ‘ and I scarcely know how to manage, for Mrs. Desborne wants both the servants from here to help, and if you remain they cannot be spared. Do come, and then Mrs. Castle could take care of the house over Sunday. That would enable everything to be arranged satisfactorily.’

‘ And why cannot you send for Mrs. Castle and arrange everything satisfactorily even though I do remain here ? She can get all I require, and if she bring her child she won’t feel lonely or want to go out.’

‘ But it would be terribly dull for you on Sunday.’

‘ Not at all. Mr. Thomas Desborne said if I liked he would come up in the afternoon and take me to the service at the Abbey, and round Westminster afterwards. I should enjoy that much more than the Ashwater garden-party.’

‘ Well, if you really——’

‘ Yes, I would really, so go whenever you like.’

It was late on Saturday afternoon, while

the festivities were in full progress at Ash-water, that Mrs. Castle, a tidy-looking, care-worn young widow, who had been servant 'in a good family,' brought Aileen a card, and said 'the gentleman' would not detain her more than a few minutes.

'Mr. Parkyn!' murmured Aileen, surprised, and went into the dining-room, where the visitor awaited her.

'I hoped I might have had the pleasure of seeing you at Mrs. Desborne's party to-day,' he said; 'but as I heard you were not likely to be present, I thought I would venture to call on you.'

Aileen did not say she was glad or sorry, that he was welcome or the reverse; she only uttered the first word which came to her lips—'Certainly'—and waited.

'It would be affectation for me in speaking to you to ignore our former acquaintance,' he proceeded. 'Of course, I knew you well in the old Battersea days, and respected you as much as I admired you.'

He had always been respectful, and never intruded any admiration he might have felt,

consequently Aileen did not negative his statement. She only waited as before.

‘I admired your industry, your courage, and your patience,’ he continued, ignoring the fact that the girl had beauty enough to win admiration for other than her mental and moral qualities, ‘and I am not surprised to find that change of fortune has wrought no change in you, that you are still the same simple, generous, noble creature you were when working so hard to support your family.’

‘I only did my duty,’ she murmured.

‘Who but yourself would have considered it her duty, I wonder,’ he said. ‘But let that pass. I did not come here to talk about you or myself, only about a person who helped you when you needed help—Mr. Vernham.’

‘He did help me as no one else ever did.’

‘And you would wish to make him very happy now?’

‘Yes, indeed, if he would let me.’

‘You know, of course, he is engaged to Miss Wilton. She told you, I believe, and mentioned I had been instrumental in reconciling her father to the engagement.’

‘Miss Wilton said you had been very kind.’

‘May I state that I busied myself in the matter principally because it seemed to me you would be pleased to have matters put straight? Miss Wilton is not my ideal of perfection, but Mr. Vernham is differently minded, and she will make him a good, loving wife, I am sure.’

‘She is very fond of him,’ remarked Aileen, lingering on the words.

‘Very, and I have no doubt he will get on eventually and make money, and so forth, but meantime—ah! in the meantime—their youth is passing. Youth does not last long, and its brightness and its promise can never come back again. Now, it occurred to me the other day that you might help these lovers, that you would like to help them. I know you would—I am convinced you would.’

‘How can I help them? Mr. Vernham is not the man to take money from me.’

‘He would not be the man you have liked all your life if he were willing to accept money from anyone; but suppose now you

settled a little income on Miss Wilton—you would never miss it; apparently you dower the bride, but you actually give the amount to Mr. Vernham. You grasp what I mean?’

‘That would not do,’ answered the girl; ‘he would never marry a rich woman.’

‘She need not be rich—only possess a small competence to keep the wolf off, you know. Major Wilton might tell him to marry on his present salary, and promise to allow his daughter some trifle towards housekeeping. There is no necessity for Mr. Vernham to be taken into confidence. We might practise a pious deception. You don’t think well of it, I see. At any rate, forgive me. My intentions were good; I did not mean to give offence.’

‘You have not offended me; I feel grateful to you for speaking.’

‘You relieve me immensely. Any other person might consider my interference officious. I won’t detain you longer now, only let me say one word more. If ever you think I can be of the slightest service in this or anything else, let me know, and I will help

you to the best of my ability. God bless you! Good-bye. You have a great heart, and a grand nature. Good-bye again ;' and he went.

Aileen remained where he left her, gazing with unseeing eyes into the street.

The afternoon waned. Mrs. Castle said tea was in the library, but the girl took no notice. Hour after hour she sat thinking. The twilight came and found her still pondering over the problem Mr. Parkyn had put before her. At last, when the street-lamps were lighted and night was at hand, she roused herself and walked into the next room with a look on her face which told she had answered the question of how Philip Vernham might be helped to her satisfaction.

CHAPTER VIII.

MAN PROPOSES.

‘MAN proposes,’ and, for that matter, woman too. Ere Aileen, late at night, sought her couch, she had proposed many things which she meant to carry into execution on the Sunday, when her kind friend intended to conduct her round and about Westminster. She felt quite light-hearted as she went upstairs; a load was lifted from her mind; she saw her way quite plainly. She would *not* settle any money on Miss Wilton, but she would entreat Mr. Thomas Desborne to find some way by which she might make Philip Vernham rich without anyone suspecting her share in the work.

The peace which perfect unselfishness ensures was hers; the quiet that after some

good act of utter renunciation succeeds to grief and unrest fell upon her soul, as dew with sweet refreshment drops on parched grass.

If her ideal were not the *one* woman for her friend, if he could only be happy with a girl she liked, nay, loved very much, but whom she could not believe to be the right wife for him, she would try to enable him to marry that girl.

No one can make life for another; no one can see with another's eyes, or hear sweet tones in a voice which sounds like softest music to different ears. People must seek happiness in their own way, but she might help Philip to be happy.

Though she had given her heart unsought, she did not mean to be miserable because of that unwitting error. No one knew, no one should ever know; the shame need not weigh her down, nay, rather, she might always remember, even when old and lonely, she had loved worthily and conquered her love.

Because of it the fair plains of her life

did not lie desolate, as though a wind from the desert had swept over and blasted them ; on the contrary, they were green with kindly thought and generous purpose ; flowers that would make many hearts glad were springing there to blossom in good season.

She was so full of plans and purposes that she did not fall asleep immediately she lay down ; the very stillness spoke to her, the silence was full of voices ; but at length slumber stole softly down, closed with velvet touch her weary eyelids, laid a soothing hand on her tired brain, and brought sweetest dreams to chase away all sad thoughts which might disturb her rest.

The house was utterly quiet ; not a sound from the never-ceasing hum of London penetrated into that peaceful home. In her own room Aileen lay bound in the most perfect repose. Upstairs Mrs. Castle and her child were wrapped in deep sleep. The spirit of night brooded over a place in which there was no sickness or sorrow or sin to keep anyone awake ; the clock in the hall ticked its solemn warnings to deaf ears ; the minutes

sped by ; hours passed, and then through that quiet dwelling the front-door bell pealed a jarring summons, waking from cellar to attic every hitherto unsuspected echo it contained.

No one heard the sound ; Care was not sitting by any pillow to arouse consciousness at the lightest breath. Then the bell rang again—a louder, longer alarm.

This time Aileen awoke. Wherever she may have been wandering this second peal followed her through the maze of dreamland. Faintly she heard, as from afar off, the clamorous reverberation, and between sleeping and waking lifted her head unconsciously, wondering what it might mean. Before she could settle to rest again, the bell was seized as if by some demon, who rang, not once or twice, but such a series of wild summonses that the girl sprang up, thrust her feet into slippers, put on her dressing-wrapper, and ran downstairs in the dark, her eyes still heavy with sleep, and her heart fluttering as the bell continued its imperative jangle.

She shot back the bolts, turned the key

in the lock, and opened the door as far as a heavy chain would permit.

‘What is the matter?’ she asked; and a man standing outside replied:

‘Letter, please, and I’m to take back an answer.’

‘We thought you was all dead,’ supplemented a policeman, who had evidently been assisting, speaking from the pavement.

‘No, we were asleep,’ returned Aileen simply.

It did not strike her there was anything in the words to cause merriment, but as she closed the door she heard the men laughing loudly. They knew what a fantasia they had been performing on the bell, and her statement struck them as humorous. It was a sign of grace that anything could amuse them under such circumstances.

Not a streak of dawn had appeared in the sky, only that faint gray hung over London which precedes the coming of morning by perhaps an hour. It was that cold, raw hour, watchers by the sick dread, and with

reason, and Aileen shivered as she lit the gas and looked at the paper she held.

It was an unsealed missive, directed by someone to whom writing was a strange art to 'Miss Simsen, care Mr. Dissbon, Yorke Street.' It was not enclosed in an envelope, the note being merely a page torn from some old account-book, and folded roughly, so as to hide a few hurriedly-scrawled lines.

Aileen turned the curious document over, and seeing 'or Miss Furmoi' on the flap, opened without ceremony and read :

‘MADAM—MISS SIMSEN,

‘I am sorry to sai as Mr. Dissbon is verry bad. He was took about twelf. Pleas come soon. The docktor wish Mr. Edwharde sent for.

‘Yours trewly,

‘MRS. KIDDER.’

The girl stood for a moment like one dazed. She was still scarcely awake, and the whole thing seemed to her an impossible, yet most horrible, nightmare.

She never could tell afterwards how she got upstairs, dressed herself, wakened Mrs. Castle, put on hat and jacket, her hands trembling all the while with cold and fright, ran down into the hall, opened the door once again, and passed out into York Street, where the cabman was walking up and down, banging his arms across his chest with an energy which would not have disgraced December.

At sight of Aileen he abandoned his athletic exercises, opened the cab-door, slammed it again, whipped the nose-bag off his horse, mounted the box, wrapped a rug round his own person as carefully as though it had been winter, and drove off by those short routes cabmen patronize.

He cut across the main thoroughfares lying to the north of New Oxford Street and Holborn, never striking those great arteries, however, but bearing by various devious ways ever and ever eastward, and emerged at last from Bull and Mouth Street, close to St. Martin's-le-Grand. Nothing in the whole of her previous life, not even the news of her accession to fortune, had seemed

so unreal to Aileen as that drive through the almost silent Metropolis. Black night struggling against a feeble gray dawn, the gas-lamps flickering as ever and anon a keen blast swept by, every object looking strange and unfamiliar, the quiet streets, the silent houses, the closed shops, with a dreadful fear keeping her close company as the cab rattled along to an end where that grim spectre which appals the strongest was keeping a sleepless vigil!

Mrs. Kidder stood on the step waiting, when Aileen, who had alighted in Queen Street, hurried up Cloak Lane.

‘How is he?’ she asked; ‘he is not——?’

‘No, not dead,’ said the woman, sobbing bitterly, ‘but he’ll never be better. Oh, my poor master! my poor dear master!’

Aileen drew her inside the hall and closed the door.

‘Miss Simpson is at Teddington, so I came,’ she explained.

‘His nephew ought to be sent for at once, the doctor said. He would have done that if I had known the address.’

‘ I know the address, but we could not get a telegram off at this hour.’

‘ Oh yes we could, miss, from the chief office.’

‘ Where is that ?’

‘ I am not rightly sure ; it used to be in Telegraph Street ; but any policeman would tell——’

‘ I will find out,’ and the girl was turning to go, when she stopped to ask, ‘ Is there no hope ?’

‘ No, none ; and it will just kill Mr. Edward—I know it will.’

‘ Who is with him ?’

‘ No one now ; he needs nothing—nobody can do anything. I have been in his room ever since he was taken, except when I——’

‘ Don’t try to tell me. Go upstairs, and I will take the key, then you need not come down again. I won’t be long.’

‘ Don’t, miss, for it’s awful and solemn to be in that room all alone.’

‘ But think of what it is for him to be all alone,’ said the girl softly, depths of feeling before unknown stirring within her soul.

‘ Shall I—would you like me to—I mean, will you let me stay beside him while you go to the telegraph office — if you—feel—afraid——?’

‘ Bless you no, I’m not afraid of him, poor gentleman! He was always good and kind to me, only it is lonely like——’

Aileen laid her hand on the woman’s; she felt in a deadly fright herself—in such a fright she was thankful at the prospect of getting out of the place, even for a few minutes.

‘ I know what it is,’ she said. ‘ I will be as quick as I can ;’ and she went out into the morning twilight, walking swiftly through the streets he and she, that true friend and herself, had so often trodden together.

She cried all the way : there was no one to see her tears or hear her stifled sobs. She did not meet a creature till she reached Princes Street, where she saw a policeman, and told him what she wanted.

When the message was given in she went back to Cloak Lane, running all the way, arriving there before the tidings had flashed

along the wires further than Edinburgh. She had not told the worst; she meant to supplement that message with another, half an hour later. As it happened, both arrived at the same time, but it made little difference. When, and in what way, can a man ever be prepared for such a story?

Morning was stealing into Mr. Thomas Desborne's sitting-room when Aileen, after creeping stealthily up the staircase, entered that apartment where she had spent so many, many happy hours. It seemed to her, while she looked around, as though she never before realized what a kind friend the dying man proved from the first day they met, as though she could never be sorry enough not to have thought more of and done more for him.

And now she could do nothing. There were the books he had so often taken down, but which he would take down no more; there were the engravings he set such store by, the remembered armchair, now vacant, the table at which he had written, at which he must have been writing but a few hours before, for a pen lay across a sheet of paper just as

it had fallen from his fingers, and a great blot of ink served as the final stop to his last unfinished letter.

Aileen looked at these things with a grief too deep for tears, too sacred for speech.

Beside the blotting-paper some letters were lying open for anyone to read who listed. From the lock a bunch of keys was hanging. With a great wave, comprehension of the terrible helplessness which attaches to the dead and dying was borne to Aileen's grieved heart, and with the true instinct of sympathy she laid all the papers together and placed them within the drawer, turned the key, and dropped the bunch into her pocket.

'Such things ought not to be lying about,' she explained to Mrs. Kidder afterwards. 'Who knows what may be in those letters?'

'They come by the last post,' said the housekeeper. 'My master was out, and I put them on his blotting-pad, as was my habit. He did not return till late, and it might have been an hour afterwards that, hearing a noise, I ran downstairs and found him lying on the

heartthrug, as if he had dropped from his chair. He was writing when he was took, and not a soul but me in the house.'

'When will the doctor come again?'

'About eight, miss; but he said he could do nothing more.'

'May I not sit with—with Mr. Desborne while you try to get some sleep?' asked the girl.

'I feel as if I'd never sleep again.'

'Still, lie down—on the sofa here if you would rather not go upstairs. I will call you should anything be wanted.'

'No, I couldn't rest, miss; but if you will stay with my master, I'll make the kettle boil and get a cup of tea ready—and—oughtn't we to send to Ashwater?'

'I was thinking of that. Perhaps we can find a messenger to go to Teddington presently.'

'Miss Simpson will be in a rare taking. She thought there was not his equal.'

'She loved to come here as much as I did,' faltered Aileen, almost choked with the memories that crowded upon her.

'Ay, she'd have liked nothing better than

to come and stay here altogether,' answered Mrs. Kidder, harking back to the original theme; 'well I've known what was in her mind this many a year, and, only I thought it no business of mine, I could have told her there was the picture of a lady hanging in the next room who had been more to him than any other ever would be. It was because she liked his brother better, I've heard, that sent him to live alone, and made him the dear gentleman he was. Oh, I can't bear to think he's lying in there, never again to come up the stairs so nimble, and call out my name, and——'

Aileen could not bid the woman cease crying, for her own sobs were choking her.

'We shall disturb Mr. Desborne,' she managed at last to gasp.

'I wish we were able to do that,' was the almost inarticulate answer, which seemed to Aileen so ridiculously inconsequent, she could only point to the half-open bedroom door, and ask:

'May I go in, or would it wake him?'

Whereupon Mrs. Kidder gave way to a

fresh burst of grief, and said 'No' in a manner which might have induced Aileen to believe the sick man was dead, had not the sound of heavy breathing negatived such an idea.

Very quietly she crossed the threshold and stood for a moment looking at her friend. He had been placed in bed, and was lying with his face turned towards her, fast asleep, as she supposed. He did not seem much changed; his cheeks were pale, but in no way drawn as though in pain. Altogether the girl felt reassured; the room looked so cheerful, the sleep was so profound, his appearance was so much what it had always been, that Aileen took heart again. When the doctor came, he would see his patient was better. Meanwhile she ought to keep very still. There should be no more talking or crying.

Noiselessly she removed her hat and jacket, seated herself at a little distance from the bed, and, opening a Bible which lay on a chest of drawers close at hand, tried to read. But she could not concentrate her attention on the text. If she saw one word, a dozen raced past her eyes without conveying any meaning.

Her mind wandered to Mr. Desborne and the portrait hanging above the mantelpiece of a lovely girl in the prime of early womanhood. No need to wonder who she was, to marvel where Mr. Edward Desborne got his kindly eyes and his pleasant smile.

There they were in that charming face which seemed watching with grave sweetness the man who had remained single for her dear sake, and spent the best years of his life in working for her son.

Aileen looked at the glory of golden hair, at the exquisite complexion, at the half-laughing, half-sad expression, till her eyes swam with tears, as she considered the faithful heart which had never wavered in its affection, but remained unselfishly true to the love of his youth.

Then she thought with a deep compassion of Miss Simpson, and remembering it had been in her mind to send for that lady, she stole into the next room and wrote a note. She was just putting it into an envelope, when Mrs. Kidder entered, bringing a cup of tea, which Aileen swallowed ere returning to Mr. Desborne's bedside.

‘Do try to get some sleep,’ she whispered to the housekeeper, who, though sure she could ‘never sleep again,’ when she sat down before the fire in her own kitchen, fell into a profound slumber, which even the doctor’s arrival failed to disturb.

Aileen let him in, and when he asked about Mr. Desborne, said :

‘He has not stirred ; he sleeps very soundly.’

‘I wish he were sleeping less soundly,’ was the answer ; ‘but I can do no more.’

‘Should you — like — to have another doctor ?’ ventured Aileen, misunderstanding his meaning.

‘Should you ?’ he returned.

‘I am sure his nephew would wish everything done,’ she hesitated.

‘Then I will bring a physician.’

‘Thank you ; and would you please get a messenger to take this note to Teddington ?’

‘Has Mr. Desborne not been sent for ?’

‘I telegraphed to him long ago.’

‘Where is he ?’

‘In Scotland.’

The doctor, a man of few words, made no comment. He took the note and went away ; then Aileen resumed her watch.

The silence was profound, and broken only by Mr. Desborne's laboured breathing.

'He sleeps very, very soundly,' thought the girl again, and she wondered what the doctor had meant by his answer to a similar observation. The quiet soothed her, the loud, monotonous respiration caused her no alarm ; possibly he would sink into a more natural slumber after a while. It was too early for the clang of church bells ; no sound of train or cab reached that quiet room. Aileen's own senses seemed to get dull ; she was conscious of falling into little dozes and waking with a start. She did not wish to be a negligent nurse, so crossed the room and bathed her face with cold water ; then she took a little turn, looked out of one of the front windows, and came back refreshed.

As she stood for a moment by the bedside looking at Mr. Desborne he moved, and seemed trying to raise his head.

Aileen slipped her hand under the pillow

and lifted him up a little. All at once he was seized with a terrible fit of shivering, during the continuance of which the girl felt her whole body shaken with his violent trembling. She did not know what to do ; she had no experience to guide her. She could not withdraw her arm ; she was afraid to call out. She felt her strength failing. Just at that moment Mr. Desborne gave a deep sigh, and his head sank back with the movement of one seeking repose.

Aileen let the pillow sink gently, and drew the bedclothes close up under his chin. She saw his eyes were open ; they had not been so before, except when the doctor pulled up one lid and looked earnestly at the pupil.

She smoothed the counterpane, and, walking on tiptoe to the window, lowered the blind, so that no glare of light might disturb her patient.

As she did this she heard a conveyance stop, and ran downstairs so quickly that the doctor had not time to ring the bell.

‘ How is he now ? ’ was his inquiry.

‘ He is awake, I think, but very quiet.

Will you come up and see him?' and she led the way, while the two doctors followed silently.

They all passed into the room. Mr. Desborne was lying as she had left him.

The physician looked at the motionless figure, placed his hand on the forehead, felt for the wrist, and put his fingers on it.

'My poor girl, you ought to have someone with you,' he said softly. 'Your father is dead!'

'Mr. Desborne was not this young lady's father,' explained the other doctor, in a low, hushed tone; and he closed the sightless eyes and laid the sheet reverently over the quiet face.

CHAPTER IX.

FAITH.

‘DEATH’ was the news which awaited Mr. Edward Desborne when, travel-stained and weary, he entered the old house in Cloak Lane.

As it chanced, he had not received either telegram till Monday morning, but that made little difference. All day and all night he travelled, oscillating between hope and fear, and yet the end had come before his journey began.

‘God bless you, Ned! Good-bye!’ were the last words his uncle had said when they parted in the office he now passed on his way to that upper chamber where the kind old man lay. He would never bid him good-bye nor welcome him back again, never praise

nor blame, never help nor interfere, never advise nor mistake the position any more !

Already needful matters had been attended to, and when Mr. Desborne entered the bed-chamber, he found a coffin there, and Miss Simpson keeping watch beside it.

‘There was no choice,’ she said apologetically, as she glided from the room ; but Mr. Desborne did not hear or see her. His eyes only took in that last grim piece of furniture man requires, his ears only heard the silence with which the feet of mortality’s King are shod.

That was an awful hour for the Head of the Firm. As he stood there in an agony of grief and self-reproach he would have given all he had, all he ever hoped to have, to see his uncle alive and well before him ; and yet—and yet——

So feel those who sell themselves for that which profiteth nothing, who give post-obits and look forward to wearing dead men’s shoes !

Still, Edward Desborne had loved the kindest uncle that ever lived ; nay, he loved

him never better perhaps than when he stood looking at the white, passionless face, at the lips on which Death had set a seal, at the crossed hands and the shrouded figure, and the flowers laid to wither by two who would 'not forget.'

It is bad enough to covet money for money's sake, but it is quite as hurtful to desire money for what it can buy or pay.

When all is said that can be said, there is not much to choose between the miser and the spendthrift. They both crave for money, and the craving for money is indeed 'the root of all evil.'

While he stood looking on the change death had wrought, Mr. Desborne was ignorant of the way in which death came; but when, after a long time, he went into the front-room, Aileen told him.

'The right-hand drawer was open, so I locked up everything I found on the table. Here are the keys,' she finished.

That was all. Silently she left him, and, after one more look at the dear dead face, she took Miss Simpson's hand, and the two women

left the house. They had done their work ; neither the dead nor the living needed them any more then.

Meanwhile, Mr. Desborne, feeling something—he knew not what—in the way of unpleasantness might be associated with those papers which were lying before his uncle when Death, coming from out a darksome corner, struck Life that fatal blow, opened the drawer and drew forth the blotting-pad Aileen had placed in safety. As he did so, two envelopes with enclosures and an unfinished letter fell to the ground. Mr. Desborne picked all up, looked at the envelopes, changed colour, sat down again, pulled out the enclosures, and saw two heavy bills and two notes, one of which ran as follows :

‘ SIR,

‘ Having frequently asked for payment of account forwarded herewith and failed to obtain a settlement, I beg to say that unless a satisfactory answer is returned in the course of next week I shall be compelled to place the matter in the hands of my

FAITH.

solicitor. Before adopting extreme measures, however, I have decided to apply to you, as I feel loath to have a writ served on the son of a gentleman I so much respected as I did your brother, the late Mr. Desborne. If you will kindly notice the time over which my bill has been running, I do not think you can say I have erred on the side of impatience.

‘Trusting to hear from you at an early date,

‘ I am, sir,

‘ Your obedient servant,

‘ JOHN MACKILL.’

The other communication was to like purpose, but perhaps a little more peremptory.

Mr. Desborne closed his eyes for a moment before facing his uncle’s unfinished message.

‘ MY DEAR EDWARD ’ (so the letter, which the dead man had meant to be a long one, began),

‘ My heart has been broken to-day, and by you. I went this evening to dine

with my old friend Darter at Haverstock Hill. There I met Meggiton, who walked to the station with me. Before we reached it I learned you had sold the little Croydon property (twenty-four cottages) I assisted your father to buy for your benefit—a capital property, returning over twelve per cent. Meggiton added he heard you were parting with your other leaseholds. You may imagine how all this shook me, for, although I have long known you found your income barely sufficient, it never occurred to me you were trenching on capital. Worse, however, was to follow. When I returned home, two letters were awaiting me, enclosing bills for an appalling amount. If you have further liabilities on a similar scale, I see no resource for you but bankruptcy, or a private arrangement with your creditors.

‘ Pray return as soon as possible, and let us look matters in the face, so that, if possible, a public exposure may be avoided: otherwise the firm cannot last so long even as the lease of these offices, short as the latter is.

‘ It is quite impossible I——’

At that point there was a great blot; the pen had fallen for ever! What more the writer meant to add was gone with him into eternity, and for a moment it seemed to Edward Desborne that his own feet were treading the border-line, his eyes straining themselves over the space that divides this world from the land whither we are journeying.

He felt as one who runs breathlessly after some vanishing figure that can never be overtaken. Pant and struggle as he might, he could not reach the beloved and lost, and fall at his feet and say: 'I have sinned against Heaven and before thee.' No, rather his was the case of that other, who, turning too late and finding darkened windows and closed doors, exclaims in an agony, 'I am a murderer!'

The unhappy man knew as well that he had killed his uncle as though he had plunged a knife into the faithful heart and seen the blood gush out.

'May God forgive me, for I can never forgive myself!' he moaned, covering his face with his hands, while a grinning demon rose

up with mocking gesture, and whispered: 'You will never know harass again! Now you may snap your fingers at the world. For the first time you are really Head of the Firm. You will come in for all he left, and may do what you please with it.'

But this demon could not be tolerated. Imperiously Mr. Desborne thrust it back to that lower hell from whence it came. His repentance was very sincere, his anguish quite true. He did not know how to contain himself, how to bear the blow. Death is always hard enough to face, but when it brings self-accusation and self-reproach, how is the awful presence to be supported?

This man broke down utterly; he went again into the inner chamber and gazed through blinding tears at the calm, set face; then he sank on his knees and gave way to a passion of unavailing grief, pouring out words of love and sorrow, repentance and gratitude.

But the dead lay quiet; the time for affection was gone by, and money or the lack of it would trouble Thomas Desborne never more.

The City was greatly edified by the way in which Mr. Desborne's loss touched him. Mrs. Kidder told everyone she had said from the first how it would be. Mr. Knevitt, in his heart, thought such regret "all bosh," but even he did not believe there was any sham about the matter, though why any man should be sad puzzled him consumedly. He was not sad, though he went about with a decent gravity. He felt sure Mr. Thomas Desborne had remembered him to the tune of a cool "thou.," at any rate. Mr. Puckle, who expected nothing, maintained an impartial attitude; the new clerk was selfishly sorry, while Mr. Tripsdale covered himself with glory by contributing a thoughtful tribute in the form of a magnificent wreath, from 'one who knew his worth and felt grateful for his kindness.' No other employé did this, and Mr. Knevitt could have gnashed his teeth when he heard his old enemy had been 'one too many for him.'

It was a great funeral which wound its way from York Street to Highgate Cemetery. From far and near friends gathered out of respect to

the dead man's memory and the great wealth he must have left to his nephew.

People talked about this wealth as they went home, and estimated it differently, but all were agreed the Head of the Firm had come in for a good thing, and the Head of the Firm himself, who had recovered a little from the shock, thought so also.

For the time being there was silence, not ominous, amongst Mr. Desborne's creditors. Here was the long-awaited-for come at last. They had always believed their trust not to be misplaced; there was money which must turn in, and now they would have it.

Days elapsed after the funeral before the Head of the Firm could bring himself to unlock the small safe containing his uncle's most private papers. As the door swung back it seemed to him like opening a grave; and he stood still for a moment ere pulling out a drawer where he knew Mr. Thomas Desborne, in addition to his cheque and pass books, kept a certain japanned box, the contents of which he had never seen.

This he lifted out, placed on the table, fitted

a key to the lock, and threw back the lid. A strange sweet odour floated out into the room, which came from a packet bearing a date in the forties. It contained a glove, once white, now yellow with years, and a few dried-up flowers; nothing else save the romance of a life, once fresh as the buds *she* wore, now even more dead than they.

Ah, friends! could we but see the faded flowers hidden away in many a heart we might well be tender to one another!

Mr. Desborne refolded the paper and laid it reverently in its place ere he took out a larger package, labelled 'The Last Will of Thomas Desborne.' When he broke the seal and undid the envelope a letter met his eye. It was addressed 'To My Dear Nephew,' and explained in very lucid language that the writer was only able to bequeath a comparatively small amount, because he had for years assisted his brother to complete various purchases which seemed desirable in the interests of his son. 'Since my brother's death,' continued Mr. Desborne, 'I have drawn scarcely any money from the profits of the business, permitting, as

I have more than once explained, almost the whole of my share to be paid into your account.

‘My expenses were trifling, yours, naturally, were large; and I felt very glad that long habits of economy enabled me to add a substantial amount to your income. I merely mention the fact again, as otherwise you might well wonder at the comparatively small sum I am leaving you. My will is of the simplest. With the exception of a very few legacies, everything I possess goes to you, who are most dear to me.

‘I write this while strong and well, because no man knows when he may be summoned to depart.’

Then there followed a few words of farewell, and the large inheritance had melted away!

Ten minutes previously it was tangible to Mr. Desborne’s imagination, to his belief; its existence was beyond question. Now, however, not the mists of early morning, not the birds in last year’s nests, not the wreaths of previous winters’ snow were less real

than this goblin gold, which, as it turned out now, had been a mere vision of the night.

Like a man stunned, Edward Desborne sat motionless, looking on the shipwreck of his expectations, the downfall of his fortune, like a 'dreamer on a dream.'

Who had deceived him? No one save the jade Hope, and that arch liar, Common Report. Over and over his uncle had said, 'I cannot afford this or that;' 'My income is small, but sufficient, so I will only take so much out of my share, and the remainder may be useful to you.' This unceasing consideration and unasked-for generosity had never been fully appreciated by the Head of the Firm, since he believed it was out of abundance—not comparative poverty—he received so much. Because his uncle lived in two rooms, gave with modest liberality, and forbore to take the world into his confidence, that world concluded his wealth must be enormous, while he who ought to have known better followed suit, believed all Rumour's idle tales, and lived and spent and threw away his

chances as royally as though lord of a hundred manors.

No one but himself to blame ! Truly a noble consolation, a splendid excuse to offer in lieu of cash to those who had trusted to his honour !

Many an anxious heart took its sad and tortured way home that evening ; but it may be doubted whether one more utterly crushed than this unfortunate man's left the City. For he had never meant to do wrong ; it was not out of malice prepense he waded into such waters of difficulty. He always told himself he would pay ; till that afternoon he believed he could pay, and now, utterly hopeless, utterly swamped with debt, he was going to Waterloo, fully determined to tell his wife all and say, ' My only hope for the future is that you will help me. Without your aid I am powerless.'

A number of persons were hastening to one of the platforms as he entered the station. A Thames Valley train was on the point of starting, and he followed the rest of the passengers and jumped into a smoking com-

partment, though he knew he could not be left nearer Ashwater than Strawberry Hill. What did it signify? He should like the walk to Teddington. The whole evening was before him. Ten minutes would suffice to say what he meant to say.

But when once Waterloo was left behind, his courage began to ebb. His wife would not like the confession, would think him hardly treated, might even speak as if his uncle had done him a wrong. That would be very bad, and if she mentioned the actual position to any of her friends, it was difficult to say what injury might ensue.

A man's credit is as a woman's character—a breath suffices to sully it, and Mr. Desborne's credit was, unhappily, not in a state to defy suspicion.

‘If I were bankrupt,’ he thought desperately, ‘it would not matter; she would have to know—everyone would know;’ and then the reflection rushed over him that bankruptcy was a horrible thing—that a man had to say why and wherefore, to answer to the best of his ability where the money had

gone, how much had come in, how much was paid away—a catastrophe too horrible to contemplate, ruin at the time, ruin in the time to come.

He was not one of those men who rise superior to that small misfortune of insolvency, who, from the ashes of failure, soar phoenix-like triumphant to success. In fancy he saw the bankruptcy messenger entering into possession, heard his own impotent answers to the official receiver, listened to the measured accents of Mr. Registrar Tryford, denouncing the debtor's unbridled extravagance, and——

‘It is a fact. Of my own knowledge, I tell you he netted seventy-six thousand pounds over that last great fall in “Terra Dels.”’

There were but two gentlemen in the compartment beside Mr. Desborne, and it was one of them who spoke.

‘God bless me!’ said the other.

‘I asked him how he managed; we are very intimate, you know; there’s not a bit of nonsense or false pride about him.’

‘And how did he manage?’

“ I knew it was only a scare,” he said, “ and I instructed my broker to buy all the ‘ Terras ’ he could lay hands on. If he had followed my orders implicitly I might have made double ; but I have no reason to be dissatisfied.”

‘ I should think not,’ remarked the second traveller, a hungry-looking man with an anxious eye and a starved moustache ; ‘ but it was a great many eggs to put in one basket.’

‘ His instinct is *unerring*,’ was the reply ; ‘ that is only one instance out of many. Fortunes are made every day in the City, and not by accident. Faith is the great thing, faith is what does it.’

Mr. Desborne heard. If faith were the only thing needful, who could supply a larger quantity of that article than he ? On the whole, it might be wise to defer the proposed conversation with his wife.

CHAPTER X.

POOR AILEEN !

IN common justice, it must be said that Mr. Desborne, adding works to his faith, did make a gallant effort to set his affairs in order.

He faced his liabilities, so far as he knew them, paid some of his creditors in full, some partly in cash and partly in promises, and took measures calculated, he hoped, to prevent the recurrence of two such crises as had driven him to the verge of distraction. He placed his town house in the hands of an agent, with the view of letting it furnished, either for the winter or a term, inducing his wife to face the prospect of remaining at Ash-water by the assurance that whenever she wished they could run up to town and stay at a hotel.

‘The house is a great and useless expense,’ he said.

‘All houses are,’ she answered; for, indeed, nothing would have pleased her better than to reside always at a hotel.

This move necessitated some change in the Aileen arrangement; but that difficulty was met by an invitation to Ashwater, ‘where we shall be very quiet this winter,’ explained Mrs. Desborne. As for Miss Simpson, all places were alike to her now. She had ‘loved and lost,’ and the solitudes of Teddington and the deer park at Bushey presented congenial tracts of desolation for her fancy to roam over the ‘might have been.’

Mr. Desborne devoted himself to business with a whole-hearted persistency which won the approval of every client who in those days sought his assistance.

Even Aileen saw how much he was changed—more grave, more earnest, more lawyer-like.

Into the business of helping Philip Vernham he entered so completely, that before

November came that gentleman had been offered a small share in Messrs. Bricer's house, with the assurance that it depended entirely on himself whether he should not eventually secure a larger interest in the firm.

Money can do a great deal. Old Mr. Bricer, full of years, experience, and a determination to take every care of his own interests, was going to retire, and thirty thousand pounds in ready money proved useful to a firm well aware Mr. Bricer, senior, meant a large amount of capital to go with him when he left the Minories. The whole affair required careful handling, but Mr. Desborne proved equal to the situation. It was necessary for Mr. Vernham to remain in ignorance that money was being paid for him, and it was needful for Messrs. Bricer to remain bound by that money. Many a discussion was held at Mr. William Bricer's private house; but finally, matters were so satisfactorily arranged that Philip became 'actually, actually,' as Miss Wilton said, 'a partner in that great big swagger house'; and Major Wilton

thought, if things went well, the marriage might come off just before Goodwood.

Mr. Parkyn was absent—abroad for his health or some other reason—and Teddington did not see him till every pleasure-boat was off the river, and all the summer holiday-makers were back in town, working hard on the treadmill of society or of business.

When Major Wilton's 'capital fellow' heard the news—heard how straight his tip had proved, how thoroughly correct his card—he smiled modestly, and congratulated everyone concerned.

'Generous as usual!' he said to Aileen, the first time he found a chance of speaking to her alone. 'I wonder if there ever were another woman so generous as you!'

Life could not be considered wildly gay at Ashwater, and, as Mrs. Desborne found even her indulgent husband unwilling to take up a permanent residence at any hotel, she was wont to welcome Major Wilton and his occasional guests as some break in the monotony of her existence.

'We must make some change after Christ-

mas,' she thought. 'I could not go on in this way.'

Meantime, Miss Wilton was constantly at Ashwater, while Major Wilton, Mr. Parkyn, and others dropped in often for a friendly chat and a game of whist, when half-guineas were freely staked, and generally won by the gallant officer, who often forgot his partner might expect a share of the spoil.

In these dissipations Mr. Parkyn was wont most amiably to take part, losing quite recklessly, finding himself well repaid by the chance of an occasional word with Aileen. To the Major, indeed, it was clearly apparent that the girl might become Mrs. Parkyn any day she liked.

'Go in and win, my boy,' he said to his friend; 'you may go further and fare worse. She has plenty of bone if she have no blood, and bone's the thing nowadays. Gad, if I were thirty years younger I'd have a try myself!'

Backed by which encouragement, Mr. Parkyn had a try, and was refused—gently, it is true, but with a certain stiffness. Offers

of marriage had been plentiful that year, and Aileen had grown a little tired of them. The right man did not come, and what young woman feels inclined to listen to the wrong one ?

‘ It will make no difference, I hope,’ said the suitor, trying to smile. ‘ We can still be friends; I have always tried to be one to you.’

And Aileen answered ‘ he had been very kind.’ She was thinking of his suggestion that she should help ‘ the young people to marry.’ All the same, she knew she never trusted Mr. Parkyn, and never should. She was a true daughter of the people, and as such depended on her instinct.

Still, at intervals the rejected lover came to Ashwater as a friend. He did not now seek sweet opportunities for secret words, but he talked freely to her as to others, and might have been her grandfather, so little did her presence appear to affect him.

One evening in the early part of December he accompanied Major Wilton in order to take a hand in that pleasant game the officer enjoyed, and of which perhaps his finances had need.

Mrs. Desborne never played ; Aileen did not know how ; Miss Wilton knew, but always refused to join. Mr. Desborne was dealing, and Major Wilton looking hungrily at the stakes, when Mr. Parkyn, turning to Aileen, said :

‘ By-the-bye, I see a young friend of yours has got into serious trouble.’

‘ What friend ?’ asked Aileen unadvisedly.

‘ Your brother Dick, as you were in the habit of calling him.’

‘ I have no brother.’

‘ Well, your stepbrother,’ returned Mr. Parkyn, sorting his cards.

‘ He is not my stepbrother.’

‘ How very particular you are. Mrs. Fermoy’s son, at all events.’

‘ And how has Mrs. Fermoy’s son got into trouble ?’ asked Major Wilton, who was disgusted with his hand.

‘ Oh, only through a little burglary. He was always a bad boy. It is your lead, Major.’

No one spoke, no one asked a question, no one even looked at Aileen ; everyone tried

to appear as though not a word had been heard, but all present felt as if the ground were rent open at their feet.

At the first opportunity Aileen slipped from the room. When it was clear she did not mean to return Mrs. Desborne laid her hand on Mr. Parkyn's arm, and, interrupting the game, asked :

‘ Will you kindly tell me the meaning of what you said just now about Mrs. Fermoy's son ?’

‘ I ought not to have spoken,’ he answered, ‘ but as we are all friends here——’

‘ All friends, of course,’ agreed the Major. ‘ The trick is mine, Parkyn.’

‘ All right. The fact is, Mrs. Desborne, the young fellow has never been over-honest, and in this evening's paper I see he was to-day brought up at Wandsworth Police Court on remand, and committed for trial. Good thing Miss Fermoy cut them all.’

If it had been midsummer instead of midwinter, Aileen could not have felt the heat of the room into which she locked herself more insupportable than was the case. Her head

seemed on fire, her hands burned like one in a fever. She flung wide the window and leant out ; but the night air could not cool her cheeks, the silence soothe such a passion of shame and grief and impotent fury as surged through her breast. ‘ This is the man’s revenge—this is what he had been waiting for ; and what harm did I ever do him ? ’ thought the girl.

Someone tapped at her door, and Miss Wilton said :

‘ Aileen darling, let me in ; I want to speak to you.’

But she took no notice, and the girl, after making another effort, went away.

Presently Major Wilton’s voice sounded in the hall ; the visitors were going. It was a fine night, and Mr. and Mrs. Desborne walked with them as far as a postern-gate, which cut off part of the road home.

Aileen heard them walking beneath her window ; then the noise of their footsteps died away, and the sad moan of the river fell on her ear. How happy she had been when she first knew the reason of that continuous

murmur, but she would 'never be happy again!' And the girl's eyes filled with tears, drawn from the deep self-pity of youth.

By-and-by through the night came the sound of Mr. and Mrs. Desborne's returning footsteps; nearer and nearer they drew, till they passed close under where she knelt, her head resting on the window-sill.

Mrs. Desborne was speaking passionately, more angrily than Aileen thought she could speak.

'You *must* rid me of her,' she said. 'From the first I objected, as you know, but now I insist on her leaving. I cannot and will not endure the disgrace of having such a person in the house!'

She had paused for an instant to give emphasis to her words, and now went on again. Mr. Desborne tried to speak, strove to expostulate, in vain. Mrs. Desborne recommenced the story of her wrongs, but Aileen heard no more. Husband and wife turned the corner and entered the house. Then there was silence.

Aileen did not pause; she had made up

her mind. She did not stop even to bathe away the traces of her tears. She shot back the lock, ran downstairs, and returned to the room she had left about half an hour previously.

Mrs. Desborne was sitting in an armchair ; Mr. Desborne was standing beside the fire ; Miss Simpson was coiling up her knitting. The picture photographed itself on Aileen's brain, and many and many a time in after years recurred to her, though she was not even aware she saw it then.

‘ I want to tell you, ma'am,’ she began, addressing Mrs. Desborne in her soft, low voice, reverting to that old form of speech Miss Simpson had tried so hard to eradicate, ‘ that I am going to-morrow morning. I thought I'd like to bid you good-bye and thank you for all your kindness, and ask your pardon for bringing the talk of disgrace under your roof. I ought never to have come here, but it is too late to undo that—now, and—I—think—I'll say no more.’

Her voice trailed away ; she turned to leave the room.

Mrs. Desborne had risen, and so had Miss Simpson, but both were too much surprised to speak ; therefore it was Mr. Desborne who, inexpressibly shocked, exclaimed, ‘ You poor dear child ! ’ while he tried to detain her.

But Aileen put him aside, and, saying gravely, ‘ Please don’t, sir ! ’ passed into the hall, followed by Miss Simpson, who, touched to the heart, had made up her mind to accompany the girl wherever she went.

CHAPTER XI.

NO PLACE LIKE HOME.

AUGUSTUS TRIPSDALE had been abroad for eight days, and Reginald was going about with his hair curled.

‘Why this thusness?’ asked Mr. Knevitt, after an amazed contemplation of the young man; but the young man had discovered silence to be as triple armour, and vouchsafed no reply.

It was evening in Bartholomew Square, and Mr. Tripsdale, having walked up Henry Street with a gay and buoyant step, turned into the familiar precincts, advanced to his own door humming a popular air, and ascended the accustomed staircase with the free stride of old. There was no one in that still house to see, no one in those empty rooms to hear,

but Reginald Tripsdale had the true artist spirit, and would, with the greatest pleasure, have blacked himself all over in order to perform Othello.

When a lad is passing a lonely churchyard he whistles, to show he is not afraid, and, in like manner, though his spirit had from the day of his brother's departure been fainting within him, this young fellow felt resolved the world should know nothing of the fox gnawing at his heart. A very Spartan he deemed himself, as he walked back to that lonely home, smiling tolerantly at the passers-by, who thought he was making game of them, and humming snatches of song, in a voice calculated to scare away the phantoms he knew were lying in wait to test his quality in the silent house, which had never until a week previously seemed solitary. No one who has not tried the experiment can estimate the amount of moral courage required to unlock the door of a room from which some dear familiar face has vanished in an empty dwelling, and enter it, night after night, quite alone. Mr. Tripsdale had tried the experi-

ment, and was, therefore, competent to speak with the authority of experience.

‘I would rather have ridden to death or glory with the Six Hundred,’ he was wont to say in after days, but while he was passing through his period of affliction wild horses could not have drawn from him such a confession.

He had stinted his warbling on entering the house, and by the time he reached the second landing his jocund strain ceased altogether ; therefore it was a dumb Mr. Tripsdale who entered the apartment, once so bright and homelike, and, striking a match, applied the flame—ever economical—but to one gas-burner. One gas-burner is only calculated to ‘show the darkness it cannot dispel,’ but the young fellow was past noticing trifles of that sort. He felt too miserable to care.

On the rope-legged table he saw the tea-tray, on the hob the kettle, in the grate an abundant supply of paper, plenty of sticks, and a superstructure of coals. Mechanically Mr. Tripsdale set alight to the paper and put

the kettle on the fire that was to be. Then he took off his hat, changed his coat, pulled down the blinds, drew a chair to the table, and opened a blotting-case.

Every day during the previous week he had written a cheerful letter to Paris, but that very evening his brother was to leave for Italy, in honour of which move Mr. Tripsdale felt it incumbent on him to indite a longer letter, penned in even more joyous spirits than any of those previously forwarded.

He had not tasted food since the morning—he who was given to appreciate regular meals—he felt just about as wretched as a man could feel; he had to pull himself together constantly. Yet this was the epistle he managed to write :

‘DEAR OLD CHAP,

‘You’ll be in Italy by the time you get this, but, spite of new climes and people, I know you’ll like to hear Bartholomew Square is still in the old place, and that R. T. is very much alive and flourishing. I have no news at all save that everything goes

on excellently well, Polly's determination to hold herself resolutely aloof notwithstanding.

'I can't imagine what maggot has bitten that young person; we met the other day—" 'twas in a crowd.'

" "Let us get out of the crush," I said, and escorted her into Jewin Crescent, which we promenaded for ten minutes or more, with pauses for (intellectual) refreshment.

" "You've never been round since Gus went," I said.

" "I told you I'd never go round till he came back," the fair one observed, and her observation was true.

'I mentioned her speech in a former letter.

" "That's rough on your future brother-in-law," I remarked.

" "Who's he?" she asked.

" "Yours to command," I answered humbly.

" "Then mine to command must come to see me if he wants to see me. I am not going to him," said Polly, quite in a pet. "Claremont Square is as near to Old Street as Old Street is to Claremont Square."

“ So it is,” I said, quite subdued by her discovery.

“ Then don’t you never talk again about my going to Bartholomew Square, because I won’t do it ever—at least, till Gus comes back, and perhaps not then.”

“ My dear Polly,” I said, “ I always like to hear you talk ; but why this boundless extravagance of language, why this waste of words ?”

“ Oh ! bother,” she said, and flounced away.

‘ Of course I followed your princess and tried to appease her wrath, but only succeeded in eliciting a “ Keep yourself to yourself, Mr. Impudence !” which so discomfited me I beat a retreat—retiring, however, in good order.

‘ Can you throw any light on my darkness ? What is the matter with your Polly ? I know she will never forgive me for urging you to leave “ England, Home and Beauty,” but still, she need not be so very cross about it. I have no intention of breaking my heart concerning her little tempers, however. She is the only tiny cloud in an otherwise blue

sky. All goes on splendidly at the office ; and as for home, you need not flatter yourself I am lonely, because I am not ; I feel so jolly independent. No Gus to order me about, and say “ You must do this,” and “ You must not do that !” It was a way you always had, if you remember, of taking too much the lead through being a bit the elder.’ (Having finished which statement Mr. Tripsdale paused to search for his handkerchief and mutter : ‘ What a fool I am ! what a thrice distilled fool ! Now, let us have done with this nonsense and get on ;’ and he mopped his eyes as though he were angry with them, mopped them for a long time, because his tears were flowing fast, and he feared lest any tell-tale drop, falling on the paper, might force him to copy his ingenious effusion.)

‘ At this present period of writing ’ (he at last proceeded), ‘ after having partaken of a gorgeous tea, I am sitting beside a magnificent fire inditing this letter. When I have taken it to the post-office, I’ll have a pipe and an hour’s dip into “ Great Expectations.” You

know I never tire of Mr. Jaggers. He never palls——’

‘Oh, Lord, how will I ever bear this?’ he said, breaking off to mop his eyes again. Then, pushing aside his writing, and covering his face with both hands, he wept unrestrainedly. ‘I am going off my head, I think,’ he decided, suddenly raising that maligned part of his body, ‘for I could swear I heard his foot on the stairs just now, though I know he’s travelling through the night away from me—further and further away,’ he added, in a paroxysm of desperation beating the blotting-pad with his clenched fists, while his tears rained down unchecked, till, tired out, he crossed his arms on the table and let his face fall wearily, while he mentally followed the course of that train in which he believed Gus was travelling ‘further and further away.’

Besotted with grief, stupefied with an aching sense of loss, he did not hear the door open softly, or see a familiar figure standing on the threshold.

For an instant the figure paused irresolute, then :

‘Why, Reggie, what is the matter?’ asked Gus, coming forward and laying a hand on his brother’s shoulder. ‘Don’t look so frightened, lad; it is I, and not a ghost—I in the flesh. I could not stand it, so I took the train home. I have come back, never to leave you any more—never.’

They were locked in each other’s arms by this time—Reginald, almost blinded with weeping, talking incoherently, and making clutches at his brother to feel that he was actually real and not a myth; Gus trying to laugh, and failing—both, almost delirious with joy, living through one of those minutes which compensate for years of care.

‘How mighty quietly you came up the stairs!’ said Reginald at last.

‘Yes; I stepped as if shod with velvet.’

‘And yet I heard you at the bottom of the flight; but I thought I was a little gone.’

‘What do you mean by sitting in the cold in this way, without a spark of fire?’ asked the elder brother.

Reginald turned to the grate, and saw

dimly that the sticks had burnt out and the coals dropped down, and the kettle tilted itself, as is the manner of kettles when they want their contents to trickle on the hearth and make everything more miserable than it was before.

‘I forgot the fire,’ he said. ‘I will get some more wood and we’ll soon have a jolly flare up ;’ and he turned to leave the room, coming back immediately in order to give his brother another good hug, for ‘I can’t believe it yet,’ he observed.

‘Oh, you fraud!’ exclaimed Gus, when Reginald returned laden with bundles of wood, and carrying a pair of bellows. ‘Why, Ananias was a fool to you. I wonder you were not afraid to sit and write such lies in a house all alone by yourself. “Gorgeous tea!” and the plates as clean as if a dog had licked them. “Magnificent fire!” and the grate as black as my shoe!’

‘Hand over that manuscript ; it will do to start a blaze.’

‘No; I mean to keep it. Reggie, how could you write such crammers? and what the

dickens have you been doing to your hair—and—yourself ?’

‘ Why, what’s the matter with myself, or my hair either ?’

‘ You’re not half the weight you were, and you’ve had your hair curled.’

‘ Let me go, can’t you—I want to light the fire. And I suppose I could turn into a barber’s without first writing to ask your permission.’

‘ I should not have given it,’ said Gus, sitting down to consider this new departure.

His brother was pale ; his brother had lost flesh ; his brother had evidently ceased eating since the wanderer left London, and his brother had got his hair curled to give a light and dissipated look to the ravages caused by grief.

‘ Dear old Reggie !’ he observed, laying a caressing touch on the locks which looked so strangely unfamiliar dressed in this unaccustomed fashion.

‘ Will you let me light the fire ?’ asked Reginald, removing his head impatiently from under inspection ; but Gus saw he kept his

face averted, and heard there was still the sound of many tears in his voice.

‘What you’ve got to do,’ said the younger brother, after a pause, filled in by the asthmatic breathing of a pair of old bellows, ‘is to go to Italy as fast as you can. Too much time has been lost already.’

Gus laughed.

‘I suppose I may have some tea first?’ he suggested.

‘You may have anything you like,’ returned Reginald, falling on his neck once more, and hugging him like a bear. ‘But you’ll have to go to Italy all the same,’ he added suddenly, with the stern repression of an old Roman.

‘Let us have some tea, meanwhile,’ entreated Augustus. ‘Here, give me those bellows; you don’t know how to get up a fire.’

‘Where is your luggage?’ asked Reginald, jerking the bellows out of his brother’s hand.

‘At the station.’

‘Very good indeed; that will save the expense of taking it there again.’

‘But I shall need my things here.’

‘Oh no, you won’t; you will be staying too short a time.’

‘I shall be staying here for my life. Look here, old fellow, I am quite in earnest; I have no intention of going away again.’

‘Two people will have a word to say about that.’

‘I am not going, my boy. Fame is all very well, and fortune is a very nice thing also, but I can get all the fame and fortune I want here, and happiness to boot. No man has more than one life to live, and he can’t live that life twice.’

‘What is the use of going over all that nonsense again? I wish you had not come back. Why the dickens did you come back?—just when I was getting on so comfortably, too!’

‘I came back because I was not comfortable.’

‘You always were such a baby,’ interrupted Reginald.

‘And because I felt I had acted unwisely in leaving London. It was a pretty dream, all that about Rome, and greatness, and the

rest of the rubbish we used to talk, but reality is far better. My mind is made up, Reggie. I'll do big things, but I'll do them in Bartholomew Square. The bells have rung for me, as they did for Whittington; but they are the bells of St. Luke's, Old Street. In Paris, when I was lying awake, I heard them say, "Turn again, Gus—turn again, Gus!"'

'St. Luke's are very foolish bells. What did they tell you to turn for?'

'For one thing, to see that my brother boiled that kettle properly, and for another, to make a lot of money.'

'How?'

'By sticking to my work. I will tell you what I mean to do after I have had a cup of tea.'

They had their tea, which was a poor one, though Reginald wished to rush out into the night and procure all the luxuries of the season.

'No,' said his brother; 'I am not a prodigal, and therefore you need kill no fatted calf. We will sally forth after awhile,

and provide the materials for a decent supper—a meal, I suspect, you have abandoned since we bade each other good-bye.’

It was like going back into the dear old poverty days to wander through the streets just about shutting-up-shop time, buying such little trifles as might make a frugal supper appetizing.

In this world everything, even food, has its compensation, and for this reason it may be doubted whether the viands at great men’s feasts ever seem half so grateful as the suppers of the poor, garnished with the smallest flavour of luxury and that best of all sauces, the consciousness of a day’s labour honestly performed.

‘Do you think there is any draughtsman in London who knows more about the poor than I?’ asked Gus Tripsdale, as he and his brother were wending their homeward way from Whitecross Street.

‘I thought you were an artist,’ ventured Reginald.

‘So I may be, but I would rather call myself a draughtsman, in which capacity I am going

to draw more particularly the men, women, and children I understand so well.'

'And what about the fairies, Gus?'

'Do you think there are no fairies save on the river's bank? But wait, and you shall see what you shall see. I know what I am going to do, and I intend to begin to-morrow. It was foolish for me to fancy I could ever be a great painter, but I mean to be a good workman, and in my own line you will feel proud of me yet.'

'I have always been proud of you, Gus.'

'And you shall be in the future. Don't look so vexed, lad. I thought the whole thing out while I was away, and am sure I have done right—for, remember, I never wanted to go.'

'You never did,' agreed Reginald, in a tone which implied he felt the conclusion arrived at was none the more to be approved of on that account.

The streets that night inspired the two brothers with very different sentiments. To the elder they appeared full of possibilities. Every face was a study, every little raga-

muffin a model. That was what he had to learn, to draw from the living figure. That was what he meant to learn. Shyness and self-consciousness had hitherto barred his progress to success, but he did not intend they should do so any longer.

To the younger, on the contrary, the thoroughfares looked mean and squalid. His heart felt satisfied, but his ambition seemed killed. He would be lonely no more, yet he must content himself to remain like any other mortal. A short time previously he had not known how to endure his brother's absence; now his presence appeared almost as trying.

'Tell me, Gus, why you came back—really, you know,' he said at last.

'I came back because I could not stay away,' was the answer.

Later in the evening, when they were sitting beside that magnificent fire which, a few hours previously, had existed only in Reginald's imagination, Messrs. Desborne's clerk propounded another question.

'What do you suppose is wrong with Polly?'

‘It is hard to say,’ answered his brother, who, though he thought he knew very well what was wrong with Polly, deemed it prudent to hazard no opinion.

‘We had better go round there to-morrow evening and put matters straight.’

‘Very well,’ agreed Gus.

‘She did go on about Bartholomew Square,’ proceeded Reginald; ‘said it was a horrid hole, always choke full of dirty children, and that she never looked at it without thinking the little brats had set their backs against the railings and pushed them out of the way, so that they might have more space to play.’

‘It is an ingenious idea. I wonder Polly never propounded it till now.’

‘She was very cross, you know.’

‘No doubt. One always hears the truth, or, at least, part of a truth, when people are cross.’

‘She said she wondered how anyone could stay in such a place who had money enough to leave it.’

‘St. Luke’s is not Belgravia,’ observed Gus

sententiously; 'but, on the other hand, neither is Claremont Square.'

'And our place is not so very bad.'

'It is so good I intend to stay there, and, what is more, take another room.'

CHAPTER XII.

MRS. FERMOY.

PROSPERITY causes some persons to become unduly uplifted ; but the long-deferred legacy which came to him produced no such effect on Mr. Reginald Tripsdale. Rather, this piece of good-fortune seemed to exercise a salutary influence. A man who was articled to Desbornes, and who, after paying for that privilege, had still nearly eight hundred safely banked, might well feel himself so high above the world that he could afford to abate something of his former haughtiness, and look tolerantly even on Mr. Knevitt, who regarded with amazement the milder deportment of his former enemy.

Mr. Tripsdale, indeed, kept himself low,

like 'a weaned child,' turning, figuratively, his other cheek to be slapped, and answering unpleasant remarks with a mildness which might well have disarmed Mr. Knevitt's wrath, had that gentleman been at peace with the world and himself.

But Mr. Knevitt was anything but at peace. Disappointed men rarely are. Instead of a thousand pounds, which was the smallest amount he decided Mr. Thomas Desborne could leave him, he was remembered only to the extent of a 'beggarly five hundred,' and even out of that poor sum he had to pay fifty to her Majesty in the shape of legacy duty. Then, although Mr. Edward Desborne was willing to take him as an articled clerk, and, as he did in Mr. Tripsdale's case, also generously waived all premium, he did not make him a present of the stamp, which caused Mr. Knevitt to utter many cutting remarks concerning people who 'never forgot any save those who had served them faithfully.' 'The place to test a philanthropist is in his own office,' he added, with an angry sneer; 'weigh him there, and he will be found wanting.'

‘ You need not imagine,’ he said to Mr. Tripsdale a few days later, ‘ that because the governor is only charging you for the stamp it is out of any liking—it is merely because the dead man wished him to do so ; and if you suppose that you’ll ever be taken into partnership you’re mistaken—that’s all !—mistaken deucedly !’

‘ I never was so presumptuous as to suppose anything of the kind,’ answered the other, who, having mapped out the whole of his own future, in which the Head of the Firm played, after a few years, no part whatever, felt able to disown the fair impeachment.

‘ That’s well for you,’ was the reply ; ‘ because the plan, I know, will be this—to take a lot of partners and sweep heaps of money in. There can be no other reason for driving a business along at the rate this is being driven.’

‘ But it must be making a mint of money.’

‘ And what does the governor want with a mint of money, I’d be glad to know ?’

It occurred to Mr. Tripsdale that no matter

how rich men might be they generally wanted to be richer ; but he only meekly remarked, ' After all, Mr. Thomas Desborne did not leave so very much.'

' He wasn't the sort to leave much personalty,' returned Mr. Knevitt in a tone of lofty scorn ; ' the real estate is the thing, you donkey !'

' I see,' acquiesced the other ; ' and about how much would the real estate tot up to now, should you think ?'

Mr. Tripsdale put this question carelessly. It was one he had been longing to have answered ever since Mr. Thomas Desborne's death, but he would have remained in ignorance for ever rather than expose his desire to Mr. Knevitt.

' I haven't a notion.'

' But I thought you knew all his affairs ?'

' I knew everything he could not keep from me ; but he was close—mighty close !—and his nephew is just the same. Anybody who did not understand Mr. Desborne would imagine he was as easily read as an open book ; but, my faith ! no one would

get even a hint out of him if he wanted to keep things secret—no, not with a long gimlet !’

‘ Oh !’ said Mr. Tripsdale.

‘ He has never spoken one word to me, first or last,’ went on Mr. Knevitt, ‘ except, “ Your name is in the will, Knevitt, for five hundred ” ; so that I can’t tell you for certain what he has come in for——’

‘ It does not signify,’ returned Mr. Tripsdale ; ‘ it is no business of mine.’

‘ But it is of mine, and a very serious business, for I consider I’ve been done out of five hundred, at least, by Mr. Thomas—not the nephew, mind you, though I think our governor might, in common decency, have handed over a thousand, clear of legacy duty ! I am a faithful servant, and I always said to myself, “ I’ll buy a house when the old gent drops off.” ’

Mr. Tripsdale made no comment, only continued writing. He knew his man, and understood his best, indeed his only, chance of obtaining information was not to ask for it.

‘Of course, as I don’t know, I can’t say,’ resumed Mr. Knevitt after a pause; ‘but, from all I can hear and see, the whole will be something over half a plum.’

‘What sort of a plum?’

‘You are dense all of a sudden!’ sneered Mr. Knevitt.

‘I am going to get something to eat,’ said Mr. Tripsdale; ‘perhaps that will brighten me up.’ And, having gone through the needful ceremony of changing his coat and taking his hat off the peg, he ran downstairs and repaired to the modest eating-house where, in times when his purse was low and his appetite large, he had found the ‘best value going.’

As he was bustling back to the office, with that sense of personal importance which was an inherent part of his nature strong upon him, he met at the corner of Cloak Lane a woman whose face seemed, somehow, familiar. She was stout, and gorgeously, if not fashionably, attired in a purple moiré dress which trailed on the ground in a manner quite regardless of expense. Her ample shoulders

and bust were covered by a black velvet mantle of an obsolete cut, richly adorned with bead-trimming. She wore a grand bonnet, on which feathers waved and flowers nodded, and appeared altogether so incongruous a figure that Mr. Tripsdale, haunted as he was by that vague memory of having seen her somewhere before, could not refrain, after he had passed, from casting a look behind.

‘Where the deuce have I——’ He had got thus far in his thought when the lady exclaimed :

‘It’s you, is it ? Stop a bit——’

Thus commanded, Mr. Tripsdale stopped, politely raised his hat, and said :

‘I cannot recollect, madam, where I have had the pleasure of meeting you before.’

‘Can’t you ? That is unlucky ; however, as we have met now, just tell me which is Mr. Desborne’s office.’

‘By Jove, it’s Mrs. Fermoy !’ blurted out Mr. Tripsdale ; and for one wild moment the idea of flight crossed his mind—flight, or of making up some stupendous lie, and lead-

ing his unwelcome acquaintance off to distant fields and pastures new.

‘It would be of no use, however,’ he mentally decided; ‘I may as well face the matter out. I beg your pardon,’ he added aloud, ‘I really did not recognise you—and—and—it’s such a surprise—pleasurable, of course! Certainly, I shall be delighted to guide you to Mr. Desborne’s offices—I am going there myself, in fact.’

It took a great deal to upset Mr. Tripsdale’s equilibrium; but he was so overwhelmed by this rencontre he really did not know what he was saying.

Mrs. Fermoy saw his embarrassment, which, though she mistook its cause, afforded her the keenest pleasure.

‘When you came down that evening, you said yours was a face once seen never forgotten,’ she observed, with a grim smile.

‘Did I?’ he asked.

‘Indeed you did—and you were right; for the instant I set eyes on you I thought, “There’s that cheeky young hound as tried to best me!” And then it struck me like a

flash of lightning—for I am so wonderful sharp, nobody would believe—I wonder if he's in the same boiling with Desborne ?'

'Your acuteness enchants me, madam,' returned Mr. Tripsdale, making a gallant effort to 'pull himself together.' 'I am in the same boiling—to use your own eloquent expression—so far as that I have the honour to be a clerk in Mr. Desborne's office, and quite at your service, Mrs. Fermoy.'

'And I suppose it was he sent you on your fool's errand to Battersea ?'

'No ; the charming visit I paid you was undertaken entirely at the request of Miss Fermoy.'

'Where is she now ?'

'That, madam, is a question I really cannot answer. Pray walk in.' And, with a courteous wave of his hand, Mr. Tripsdale dismissed the subject, and indicated that they had arrived at Messrs. Desborne's offices, and that Mrs. Fermoy was invited to enter.

'It ain't much of a place, but just what I might have expected,' she said, sweeping into the clerks' office, where Mr. Puckle alone was

in charge, two callow youths who now usually kept him company being absent.

‘Is Mr. Desborne in?’ asked Mr. Tripsdale.

‘I don’t know; I think so,’ was the reply.

‘Just ask, will you? and say this lady, Mrs. Fermoy, wishes to speak to him.’

‘And intends to speak to him, young man,’ added Mrs. Fermoy, looking with dark suspicion at Mr. Puckle, who was about applying his mouth to the speaking-tube.

‘Go on,’ said Mr. Tripsdale, as the other hesitated.

Thus commanded, Mr. Puckle did go on, and soon elicited a reply.

‘Mr. Desborne will see you in a moment, madam,’ he observed; ‘kindly walk this way;’ and he opened the door of the inner office, which Mrs. Fermoy passed through with reluctance, evidently fearing a trap.

Mr. Puckle placed a chair for the lady and withdrew.

‘Looks dangerous,’ he remarked *sotto voce* to Mr. Tripsdale.

‘Pooh!’ retorted that gentleman valiantly, though his heart was in his mouth.

A few minutes elapsed, during which time Mrs. Fermoy’s wrath rose to fever heat.

She was, indeed, about to re-enter the clerks’ office, and give everyone a ‘piece of her mind,’ when the door opened and Mr. Desborne appeared, carrying his hat in his hand.

‘What can I do for you, Mrs. Fermoy?’ he asked, and his tone was cold, and for once he forgot to smile.

‘You can tell me where my daughter is.’

‘Miss Fermoy—oh! she is abroad.’

‘And where’s abroad?’

‘Well, it is a large district.’

‘Can’t you give me some nearer address?’

‘She has no settled address; she is travelling about.’

‘You could write to her though, I suppose?’

‘If there arose any necessity I could, certainly.’

‘Then tell me where I can write to her.’

‘I have no authority to give Miss Fermoy’s address to anyone.’

‘And do you think I am going to put up with this? Do you think I intend to stand being kept from my daughter and out of my money any longer? Tell me where she is this minute!’ And in her excitement Mrs. Fermoy rose and advanced a step, while Mr. Desborne involuntarily retreated.

‘I am not at liberty to give you Miss Fermoy’s address,’ he said, instantly recovering himself; ‘and if I were I should not do so. I will, however, mention that you have called, and then, should she wish to communicate with you, she will write.’

‘And when you are at it, just say I don’t intend to be kept out of my rights any longer. Pretty state of things, indeed, trying to put me off with a paltry five pounds a week, while she is flinging money about like dirt, and wallowing in riches that are none of hers. If she wants to go her own way let her share fair, and I’ll not trouble her—but my share I’ll have! I am not going to be put upon as I have been, wearing my best days out in

Battersea while she is flashing round here and there, and making believe to be somebody. It was a bad day's work for me that ever I took Timothy Fermoy! Hard I slaved for him and his, and got no thanks; and now there is money going, his upsetting daughter shan't have all the spending of it, and that is flat! And you may tell her I say so.'

'I scarcely understand,' said Mr. Desborne, when the torrent of words was at last exhausted. 'Do you imagine you have any legal claim on Miss Fermoy's fortune?'

'Do I imagine?'—with a fine scorn—'no; but I know I have. If a man's lawful wife has not a claim, I'd like to know who has?'

'The question in this case of a man's wife does not enter at all,' replied Mr. Desborne. 'Miss Fermoy inherited, not as Timothy Fermoy's daughter, but as Shawn Fermoy's grand-niece.'

'That's your way of it,' retorted Mrs. Fermoy rudely. 'But I have friends as knows better, and won't see me robbed.'

'Then it is quite unnecessary for me to intrude my opinion on you,' said Mr.

Desborne; 'and as I am somewhat late for an appointment, I will wish you good-morning. Mr. Puckle,' he added, looking into the clerks' office—'oh! you are there, Tripsdale; just attend to Mrs. Fermoy, and send for a cab if she would like one fetched. I cannot remain any longer.' And he was gone.

'So that's your great Mr. Desborne, is it?' exclaimed Aileen's injured stepmother. 'And he couldn't stop another minute was it ever so! Maybe he'll be glad to stop before he's done with me.'

'He has a very pressing appointment,' explained Mr. Tripsdale, 'otherwise, I know nothing would have given him purer gratification than to spend the afternoon in listening to your improving conversation.'

'You think yourself mighty funny,' said Mrs. Fermoy, raising her voice till Mr. Puckle in the outer chamber heard and trembled, 'but before you're much older I'll send somebody who will learn you how to speak to your betters. It is plain to be seen what the master is when he keeps such as you for servant. Do you all think, I wonder,

that I am a fool, and going to be pitched about from one to another like an old shoe? Why, it was no later than yesterday as ever was that I trailed down to Teddington, and saw Madam High-and-Mighty, who's as hard to get at as if she was a queen.'

At this point, Mr. Puckle discreetly closed the door, and Mr. Tripsdale, drawing a chair forward, exclaimed :

'Now we are quite snug and comfortable! Pray proceed with your interesting narrative, Mrs. Fermoy.'

'I will, just to please myself, for I'd trouble enough to see Mr. Desborne's honourable wife—honourable, indeed!' she repeated, with withering sarcasm. 'Calls herself a lady, and couldn't give a civil answer to a civil question.'

'“I have made so bold as to call and ask you where I can have speech of my daughter?”' I said, genteel, as I always am.

'“I have no knowledge of your daughter,”' she says, sharp as a needle; and then she gave me plainly to understand Aileen had taken herself off in a huff, and she knew

nothing about her, and wanted to know nothing about her.

‘ “ But surely, ma’am——” I began.

‘ “ I cannot be troubled further ”—that was just the way she snapped me up—“ I have had as much annoyance about Miss Fermoy and her family as I can bear. You must apply to Mr. Desborne for any information you may require ;” and with that she was going, when I laid my hand on her dress, and asked :

‘ “ Where am I to find Mr. Desborne ?”

‘ “ Oh, anyone in the City knows where his office is,” she made answer, her head thrown back as far as it would go, and her nose well in the air ; then she shook my hand off her gown as if it was dirt, and marched upstairs, while the woman that let me in opened the door and as good as said “ Get out,” which I didn’t till I had told her what I thought of the whole lot.’

‘ If I had been there, Mrs. Fermoy——’

‘ You’d just have been the same as you’re here, and that is little better than a fool ; but you may give Mr. Desborne to understand I

am not one, and don't intend to lie down and be tramped over. When my lawyer comes here you'll have to treat him differently.'

'Who is your lawyer?'

'Never you mind; you'll know soon enough. One, at any rate, who'll put a stop to any more money being flung about.'

'And has money been flung about?'

'I should rather think so. Goodness only knows what these Desbornes have had out of that big fortune! Pretty pickings, I'll be bound! Everybody has been thought of but me, who am Aileen's own flesh and blood. Yes! Strangers were ever more to her than the nearest she had! There's that Philip Vernham, to go no further, a poor haporth of God-help-us stuck on a skewer, and nothing would serve her but to hand him over thirty thousand pounds, to buy a partner's place.'

'Thirty thousand pounds!' repeated Mr. Tripsdale. 'That can't be right!'

'Indeed it is not right, but it is true. The one as told me knows more ins and outs than ever you did or ever will: all about the goings on at Teddington, where money flows

out like golden waves, and a sea of sovereigns would soon be empty. The old uncle died just in the nick of time, and—but that is none of your concern, Mr. Impudence, so you needn't be cocking your ears, for you'll hear no more out of my mouth—except this: I'd advise your master to let me have my money without any more nonsense, and so you may tell him.'

Mr. Tripsdale had something to think of as he walked home that night—something very serious indeed.

CHAPTER XIII.

TIME'S CHANGES.

THE wise suggestion that they should go abroad originated with Miss Simpson, and Aileen caught at it eagerly. Nothing just then could have been proposed more grateful than the idea of leaving London, the Fermoyes, the Wiltons, Mr. Parkyn and Mrs. Desborne behind. She felt so sore, so weary, so depressed, that the mere prospect of change seemed delightful as a vision of freedom to a captive.

‘Oh, why did we never think of this before?’ she exclaimed. ‘Let us start at once!’

They went first to Paris, where Miss Simpson had friends, and afterwards travelled

south to Biarritz, Hyères, Monte Carlo, Nice, and Rome, all of which places were as new worlds to Aileen. Then, with the first breath of spring, they pushed on to Venice, and taking Switzerland and Germany on their way, returned home about the middle of June, having been absent from England for nearly seven months.

They might have remained longer abroad, and perhaps taken up their residence altogether on the Continent, but for the fact that Miss Simpson's knowledge of any language save her own was of that somewhat common description which, though useful, not to say impressive, beside the domestic hearth, proves totally unserviceable when employed as a weapon of peaceful warfare among the natives of a foreign state. Though her linguistic abilities were so great that she could actually read Molière and a little of Dante without a dictionary at her elbow, the lady generally failed to make her wishes understood abroad when those wishes soared above a railway ticket, something to eat, and a room wherein to sleep. The further she and her companion

travelled, the worse grew their state, and Aileen, quite weary of being informed by her friend either that she did not exactly understand, or that the people to whom she essayed to talk could not comprehend at all, felt very thankful when she saw England once more.

She had thought out her plans for the future, and decided to try whether her little estate in Hampshire might not be made a pleasant residence.

‘We can take lodgings for a few weeks in London,’ she said, ‘and buy furniture;’ and this plan rejoiced Miss Simpson’s heart—as, indeed, almost any plan would have done at that time, because she knew now she need never fear being thrown on the world’s cold mercies.

Just before they went abroad, Aileen had told her to ascertain what a comfortable annuity would cost, and handed her money to buy one.

‘With as little fuss as though she had been giving me a knitted crossover,’ remarked the poor lady to Mr. Desborne. ‘She said she wanted me to feel free to leave her if I liked.

As though I should ever wish to leave so sweet a creature !'

They stayed in London for some weeks, shopping, going to places of amusement, seeing all the sights—and what sight is like unto London in the height of the season?—and taking a great deal of pleasure out of life.

Foreign travel had been of infinite service to Aileen, brushing aside many a cobweb, and teaching her one much-needed lesson she had never hitherto learnt, namely, that it is well for a woman to cultivate the habit of enjoying herself.

There was no reason why she should not be happy. She had youth, health, money. Her dread of the Callorans was now a thing of the past.

When Mrs. Fermoy, not content with startling the proprieties of Ashwater and invading the legal fastnesses of Cloak Lane, instructed a very fourth-rate attorney to threaten her stepdaughter with all manner of pains and penalties unless she consented to an 'equitable division,' she cut the last strand of the rope which still bound Aileen to her.

From thenceforth Timothy Fermoy's daughter went on her way in peace, continuing to pay five pounds a week and the Field Prospect rent, it is true, but turning a deaf ear to every appeal for further help, and severing herself utterly from all the family save Jack, who turned out well, and never dissociated himself from the Stengroves, eventually marrying one of the daughters, and, in conjunction with his father and mother in law, working up a most profitable business.

But this success was, like many other things, still in the far distance when Aileen returned from foreign travel, took lodgings for a time in London, sent workmen to put her Hampshire house in order, hired a carriage, and, as Miss Simpson observed, 'at last began to take her place as an heiress !'

Miss Wilton came up from Teddington, and shopped and drove and saw sights with them in the most affable manner possible. Major Wilton also called directly he heard Miss Fermoy was in England, and made himself agreeable as of yore.

‘We’ve lost the Desbornes. I suppose Carrie told you?’ he said, after he had accepted a cup of tea from Miss Simpson’s fair hands, and declared it was ‘just like old times.’

‘Yes, I was surprised to hear they had left Ashwater for good. I thought it was their house in town they wished to get rid of.’

‘So it was stated; but Mrs. Desborne soon tired of the country—as we all knew she would—and then Desborne found he could not waste the time occupied in travelling up and down—he is a busy man, you know. I advised him to let the place furnished. Heaps of money made that way by people who understand how to go about such matters. Well, he put the thing in an agent’s hands, and before Easter Ashwater was let at eighty guineas a month—eighty guineas, I assure you!’

‘It is a lovely place,’ remarked Miss Simpson, with a sigh breathed to the memory of the best of uncles.

‘As we are all friends here,’ went on the Major, ‘I don’t mind saying I am convinced Desborne did a wise thing in getting rid of

such a white elephant. The place must have eaten up a lot of money—a lot. Madam, I hear, had been going the pace, running up bills all round the neighbourhood—Richmond, Kingston, Twickenham, and the rest of it! How some people get credit for the amounts she did, I can't imagine; but the Harlingfords are famous for that kind of thing. If Desborne had not a princely income she'd have ruined him, I assure you!' and the Major set down his cup that he might the better pursue the congenial subject. 'Of course, I should not like what I am saying to go further,' he went on, 'but with you I know everything of this sort is sacred.'

'You may be sure of that,' murmured Miss Simpson.

'I am; and so I may tell you a very decent fellow for a tradesman—a man I've dealt with for years, ay, and sometimes had to ask for time myself—came one day, and put it to me confidentially—what was he to do about Mrs. Desborne's account? If he could get even a part, he said, he would not so much mind. We talked a little, and

he finally told me the sum total, which staggered me, Miss Simpson—and it is not the first time I have been consulted by a person of that sort. Three figures, on my honour!—heavy figures, too. He did not like to press, and all that sort of thing, but—I was very plain with him. “Send your bill to Mr. Desborne, with a civil note,” I advised; “not to the house, but to the office. You’ll get a cheque by return of post.” And he did. It was the same with all the rest, I understand. They followed suit—things of that kind get wind, you know—sent in their bills, and received cheques by return. Wonderful fellow, Desborne! Must be a second Rothschild!

‘He looks very ill,’ commented Miss Simpson.

‘Never got over his uncle’s death. Extraordinary attachment—vastly creditable, and so on. Besides, he works too hard. I have often said to him, “Desborne, you’re kind to everyone else; do be a little kind to yourself.”’

‘Ah!’ murmured Miss Simpson, who had

gone on a long mental journey with Mrs. Desborne for companion.

‘And when is the wedding to be?’ asked Aileen, as a distraction.

‘August,’ was the answer. ‘In September I leave Homefield Lodge to our young folks. Any place will serve for me, and Vernham likes the little box. He will pay a fair rent, of course. He is getting on so splendidly, he can afford to be just. Ah! there is nothing like business, after all. Set a concern going, and it rolls along of itself!’

‘Where are the Desbornes now?’ inquired Miss Simpson, still pursuing her own train of thought.

‘York Street, and just as well there as anywhere. What does a lawyer or a lawyer’s wife want with fashion? If Mrs. Desborne wanted fashion she ought not to have married a lawyer. Seen Vernham lately?’

‘He was here yesterday evening.’

‘Looks well, doesn’t he? and happy, eh?’

‘He does indeed,’ answered Aileen, to whom the observation was addressed.

‘He’ll find no nonsense and extravagance

about Carrie. She can ride a horse, drive a horse, make an omelet, and mix a cocktail, better than any woman in England. She's the right sort of wife for a rising young fellow; but, then, she has been well brought up!

Happy Philip Vernham! Partner in a fine business which was merrily 'rolling along'; engaged to the cleverest woman in England, who had been well brought up by a most disreputable father; and prospective tenant of Homefield Lodge, where he looked forward to returning evening after evening, and receiving a loving welcome from the 'dearest, sweetest girl man ever was so blessed as to call wife!'

One Saturday, not long after her return to England, Aileen was surprised by a visit from Mr. Tripsdale, which greatly surprised her. He had asked for the favour of a few minutes' private conversation, so she took him into the dining-room, and waited to hear what he might have to say.

'Miss Fermoy,' he began, without needless circumlocution, 'do you consider that we—'

self and brother, I mean—have transacted the business with which you were pleased to entrust us in a satisfactory manner ?’

‘How can you think of asking me such a question !’ she replied. ‘You have done everything I wanted in the kindest and best way possible.’

‘Thank you. Then may I flatter myself that you believe me honest—a person, for instance, whose bare statement you would feel inclined to accept even if unaccompanied by present proof ?’

‘Most certainly.’

‘So that, if I asked you to do something very extraordinary, you might be disposed to grant my request, though I could not tell you at present why I preferred it ?’

‘If in my power, I would grant any request you chose to make.’

He paused for a moment, then said :

‘Before I proceed further, may I stipulate that what passes between us shall be considered quite confidential ?’

‘Of course.’

‘Very well. Then what I want—what I

entreat of you to do is—withdraw fifteen or twenty thousand pounds of your fortune, and——’

‘Yes, Mr. Tripsdale?’

‘Place it in your own bank.’

‘Why?’

‘That it may be available at a moment’s notice, should such an amount be required.’

‘Do you wish me to understand that you are likely to require such an amount?’ she asked, answering the young man’s manner rather than his words. ‘Twenty thousand pounds is a large sum, and although——’

‘It is,’ he interrupted hastily. ‘Still, I do not think you will repent following the course I suggest. We don’t need any money, Miss Fermoy; Gus and I have enough and to spare. Some day, however, I feel satisfied the amount named may prove the temporal salvation of one whose interests ought to be dear to you.’

‘Do you mean——’ she began eagerly, but there she stopped.

‘I mean that if you will only do what I ask as I ask, you will probably in the years

to come feel very glad. I cannot explain more fully now. There is no risk in the matter. Till the time comes when this money is likely to be useful it will remain in your bank under your own control. It may never be required, in which case you can deal with it as you please. Think the matter over, only please remember your promise of secrecy.'

Aileen felt sorely perplexed. She had confidence in Mr. Tripsdale's truth and in Mr. Tripsdale's cleverness, but she could not comprehend. The sum was so large, the reasons put forward so vague, that she failed to see her way at all. She could only sit silent and baffled.

In such circumstances it is inevitable that some utterly outside issue should at once push itself to the front. Such an apparently irrelevant question arose then in the girl's mind and claimed her attention, just as, when we are looking at the grandeur of a wild lonely coast, and the expanse of wide sea which washes the headlands, we note at the same time a fern growing in some cleft of

the rock, a bunch of seaweed, or a clump of heather.

‘Mr. Thomas Desborne always told me,’ she said, ‘that my fortune was so remarkably well invested it would not be advisable to sell out. I should lose a thousand pounds a year of interest if I did as you suggest.’

‘I have not suggested any selling out or reinvestment. Shares will be quite as available for the purpose I have in view as ready money. There is no immediate hurry. Think whether you can trust me. If you can, follow my advice; if not, I shall at least know I have given it.’

‘I need not think,’ returned Aileen impulsively, ‘for I trust you fully.’

Mr. Tripsdale smiled gravely. Perhaps he was thinking of the first time he ever saw Timothy Fermoy’s daughter.

CHAPTER XIV.

IN THE EMBANKMENT GARDENS.

It was a morning early in August, and as fine a morning as ever dawned. Miss Simpson, having a headache, had requested that a cup of tea might be sent to her room, and Aileen was finishing her solitary breakfast, when the door opened and Miss Wilton walked in. She was very nicely though quietly dressed, and answered Aileen's cordial greeting and inquiry as to how she was with the single word :

‘ Splashing !’

‘ And what brought you up to London at this hour ?’ asked Aileen, drawing forward an easy-chair and coaxing her visitor into it.

‘ Business,’ was the laconic reply.

‘ Nothing unpleasant, I hope ?’

‘ I hope not ; but one can never tell.’

‘ Won’t you have some breakfast ?’

‘ Thanks awfully, but I can’t stop. A friend is waiting for me outside.’

‘ She must not do that. Let me send and ask her to come in.’

‘ It is not a “her” ; it is a “him.” Beautiful grammar, as Miss Simpson would doubtless remark, but it must serve. Look here, I am in a hurry, really, and only just called to ask you to oblige me. Will you ?’

‘ Why, of course. What do you want ?’

‘ I want you to see Philip—at once, mind !—and tell him——’

‘ Yes ?’

‘ Put it as you like, but—there is no good in beating about the bush, so here goes !—I can never marry him.’

‘ You can never marry him ! Why ?’

‘ Because I am married already !’

‘ What a story ! I declare, Carrie, for a moment you put my heart in my mouth !’ and Aileen tried to laugh, but failed. The shock had been too great.

‘It is no story,’ returned Miss Wilton, ‘and I cannot help where your heart chooses to go. I repeat I am married—married—married! Look at my ring;’ and she pulled off her glove. ‘If you don’t believe that evidence you can pay a visit to Holy Trinity Church, Bessborough Gardens—it is not so very far off—and see for yourself. I was married this morning as tight as a curate could tie me, to——’

‘To whom?’

‘To your old friend, Mr. Parkyn!’

Then uprose Aileen in her wrath.

‘You bad girl!’ she cried. ‘You bad, unprincipled girl! You wicked, deceitful, ungrateful——’

‘Hold hard before pouring out all your vials on my devoted head! Stop a bit! I never set up to be a saint, but I deny that I am either deceitful or ungrateful. I did like Philip Vernham after a fashion; I did try with all my heart and soul to like him well enough to marry him; but as time went on I felt I never could. The idea of spending my life with a man who did not know and could

not be taught the difference between a sweepstakes and a handicap—who liked everything I disliked, and disliked everything I liked—appalled me. Still, I honestly meant to marry him, only I found it was impossible.’

‘He loves you,’ said Aileen, and her tone was that of an accusing witness.

‘He does, worse luck! But I’ve done a good thing for him this morning, if I have not for myself. He would have been miserable with me—as wretched as I should have been with him; and my dad—my terrible old dad—would never have ceased sponging on him and putting him to shame. Tell him to forget me; tell him I am not worth fretting about; tell him I am a Bohemian pure and simple, who could never live among the house-dwellers—among the dull, proper, church-going, orthodox, stupid, deadly stupid, men and women of his world! But say what you have to say soon, for to-morrow all the mischief will be out, and he had better hear what has happened from you than anyone else. Good-bye, you dear old thing. I wish—I wish I had never seen you nor Philip—

I do ! I led him on for the sport, and it has not turned out very funny, after all ! Good-bye again ;' and she was gone, and had slammed the hall-door behind her, before Aileen could find words wherewith to crush this girl who had laid waste all the smiling future of a man's life.

It seemed too sudden, too horrible, for aught but a bad dream. Happiness, as a rule, comes to us slowly. From afar we can hear her pleasant voice singing snatches of melody which rise and sink and die away, and burst forth again, in order that we may become accustomed to the prospect of bliss which might otherwise prove overpowering. But with trouble it is different. We rise in the morning unknowing the day is to differ from other days, and, behold, before noon or evening the whole aspect of existence has changed. The hurricane is upon us ere we have time to realize what has happened, and when the first violence is subsided and we emerge from the flood, it is often only to find that death or disgrace or ruin has wrought its worst, and that we must face a new state

of things with such strength and courage as may be left.

It was thus with Aileen. Had her wealth taken unto itself wings—had she been bereft of the desire of her heart—had a voice from out the stillness said, ‘To-night thou shalt die, and not live!’ the blow could not have been greater than to know Philip Vernham’s love was faithless, and that she was the one selected to tell him the news.

How was she to tell him? How could she do it? At that moment she yearned over him as a mother yearns over her child, and bitter tears streamed down her cheeks and fell unheeded on her dress as she thought of the man going on his way unsuspecting while this misery was stealing silently, swiftly to his side.

The first warning he had of its coming was one which conveyed no meaning. It reached him through a clerk, who, laying a telegram on his table, said :

‘Reply paid, sir.’

Mr. Vernham opened the envelope, and read :

‘Can you meet me at two, Charing Cross Station, Embankment? Reply.

‘FERMOY.’

‘Yes,’ he wrote, and re-read the message. ‘I wonder what she wants,’ he considered; but he did not think about the matter irritably. Aileen had asked him to do so little for her ever, and had been willing to do so much for him always, he could not have refused any request she preferred. Still, he marvelled. ‘Some fresh difficulty about those Callorans, no doubt,’ ran his mental solution.

Aileen was waiting for him, looking very pale and greatly troubled.

‘You want me,’ he said, ‘and I am here. What has gone wrong?’

‘Let us go into the gardens; we can talk more quietly there,’ she answered.

They went into the almost deserted enclosure, walking side by side, she not looking at him, but he looking at her, and thinking, faithful lover though he was, how sweet and refined she had grown, what a marvellous

change prosperity had wrought in her appearance, though not in her heart.

‘ Shall we sit down ? ’ she asked.

He assented, and they sat down.

‘ Tell me what it is, ’ said Philip, in a voice full of concern.

She did not speak immediately, but when she found her voice it was to inquire, irrelevantly as he imagined :

‘ Have you seen Caroline lately ? ’

‘ I saw her on Saturday. Why ? ’

Aileen sat silent, as if considering, and he repeated :

‘ Why did you ask me that question ? ’

‘ Have you heard from her since ? ’

‘ No. Good heavens ! what are you trying to tell me, Aileen ? Is she—is she ill ? ’

‘ She is not ill. ’

‘ Are you certain ? Do you want to break anything to me ? Is—she—dead ? ’

‘ She is not dead. ’

‘ Not ill—not dead ! ’ he exclaimed, relieved. ‘ Then I defy your news, let it be what it will. But why do you speak of Carrie at all ? ’

‘Because she has not been straightforward with you.’

‘Not straightforward?’ and he laughed. ‘She could not be anything else. She is frank and open to a fault.’

‘She has deceived you, for all that—made you think she cared more for you than was the case.’

‘What has happened, Aileen?’ he asked. ‘It is not like you to speak in this way. Have you and Carrie had a quarrel? Tell me all the trouble, and I am sure I can soon put it to rights.’

‘Oh, I wish I had not to tell—I, who would do anything to make you happy!’ she exclaimed.

‘For Heaven’s sake don’t keep me in suspense! What has Carrie done or left undone?’

‘She has ruined her life!’

‘How? Speak, can’t you! What has gone wrong?’

‘She was married this morning.’

She turned her head aside that she might not see his distress, but he caught her arm in

such a grasp she was forced to raise her eyes.

‘Who told you that poor jest?’ he said hoarsely.

‘She did.’

‘Then of course it is a joke. Not a good one, but still——’

‘I thought—I hoped against hope it might be as you say; but I went straight to the church——’

‘Church! what church?’

‘Holy Trinity, Bessborough Gardens—and saw the register.’

She heard his breath come and go, heard him pant heavily, like one who has run fast and far. Then, not knowing what he did, he rose, and she rose too, and stood before him—dumb.

‘Who is the man?’ he asked when he could speak.

‘Mr. Parkyn.’

‘Mr. Parkyn!’ repeated Philip, dropping again on the seat and covering his face with his hands. ‘*Mr. Parkyn!*’

Time went on, people passed and repassed,

came into the gardens and departed out of them, but still the man and woman did not stir. He had forgotten where he was, with whom he was, he was conscious of no companion save crushing grief; but at last he raised a white, haggard face, and said :

‘ Will you leave me, please? I can bear it better alone.’

CHAPTER XV.

A LITTLE DINNER-PARTY.

To and fro, to and fro, Time's great pendulum slowly swung, and it was July once more—the July following that August when Miss Wilton, weary, as she confessed, of a lover who did not care to inquire what 'the odds' were, who was 'favourite,' or who had been 'scratched,' made utter shipwreck of her own life, and well-nigh brought Philip Vernham to the grave.

He did his best to bear his trouble bravely. For a few days he went to the office regularly, discussed business with Mr. Bricer, saw to all he had to do, made no complaint of any kind, and then collapsed.

One evening, about a week after Mrs.

Parkyn's marriage, he was, as his landlady said, 'took very bad'; indeed, he could not have been 'taken' much worse.

'Brain-fever,' declared the doctor, who had been fetched all in a hurry. 'His friends ought to be sent for.' And thus it came to pass that before noon next day Mr. Bricer, hearing his partner was dangerously ill, despatched a messenger post-haste to Mr. Desborne, who in his turn communicated with Miss Simpson—Mr. Tripsdale thus learning the news without being told by mortal man, 'all in the regular course of business.'

It was then Miss Simpson, rising superior to 'what society might think,' and forgetful of the fact that she was not perhaps 'quite old enough' to engage in such a service, announced her intention of nursing the young man through his illness.

'We will take rooms close at hand,' she declared; and Aileen kissed and thanked the dear lady, inwardly resolving the heat and burden of such a battle should not be borne solely by her friend.

Neither of them was quite prepared to find

Augustus Tripsdale already established in the sick-chamber, a very host in himself, but Aileen did not feel surprised.

‘ We will take the watching by turns,’ she said softly, and after a little demur Miss Simpson fell into this arrangement as easily as though Mrs. Grundy had possessed no terrors for her.

Mrs. Grundy was certainly no terror to Aileen. All she thought of was how she might serve the stricken man, all her fear that she had communicated the evil news too suddenly.

Through many a long and weary night she kept silent vigil with Augustus Tripsdale, and in the daytime she was never long absent—never, indeed, save when she lay down for needful rest, or went out to snatch a mouthful of fresh air.

‘ There never was a patient better nursed,’ said the doctor, but withal the fight was hard and bitter, and when the fever at last abated it left its victim weak and helpless as a child.

‘ Whenever he can be moved we must get

him out of town,' said Miss Simpson, who had, indeed, from the first been a host in herself. 'We will take him down to Hampshire, and you must come with us,' she added, addressing Augustus Tripsdale; 'for you need a change and "looking after" almost as much as Mr. Vernham.'

'Now, pray do not worry yourself about business,' were Mr. Bricer's last words to his young partner. 'We are getting on splendidly. Trade never was better; affairs really manage themselves; everything is going on smoothly. What you have to do is to get well.'

It was all quite true; but Philip Vernham felt too low to care whether business were bad or good. He had been so far away from life and its interests that the hum of commerce ceased to convey any meaning to his ear. Standing on the borders of shadow-land men forget the fierceness of life's struggle; the bank-rate interests them no longer; they do not eagerly turn to the money article; City news remains unheeded. When they return from that debatable ground—if, indeed, they ever do return—they feel it will be time

enough to take up the world's cares and anxieties once again.

Meanwhile money was nothing to Philip Vernham, or ambition or love. His illness had swallowed up hope, endeavour, sorrow. Medicine was an interest, or the tonic which gave him a slight feeling of returning strength, or the wine that sent the blood coursing a little faster through his veins. He was glad of sleep; the night when he did not lie awake seemed one to be marked with a white stone. For the rest, he liked his sofa to be placed near the window, where he could look out and see without fatigue the face of nature as it changed from day to day.

By-and-by he became able to walk from room to room, and even to take a turn along the sunniest garden-path.

When the new year came, and he was fit for the journey, Miss Simpson carried him to Cornwall, where he grew stronger rapidly, and, pacing perhaps for half an hour at a time, reflected wonderingly about many things.

Back to London every doctor was agreed he must not return for many months, and as

Mr. Bricer still continued to assure him his presence was by no means necessary, he felt quite happy to stay away.

After a time he was advised to go abroad, and this he did, nothing loath. He had never been out of England—never taken a real holiday since he was a lad. He and Caroline purposed to spend their honeymoon in Switzerland, but that was all gone and past now. She had been six months married to another man, and he was travelling to the South of France to take up his quarters beside the Mediterranean.

‘There is nothing like a fever for curing love,’ the cynics of old tell us. Philip Vernham might have gone through the stern discipline of a dozen fevers, so completely had his ill-starred passion for Miss Wilton passed away.

Had there been any malady likely to have served him the same good turn as regards money, Mr. Desborne would have contracted the disease gladly, thankfully. Though keeping a good face to the world, he often felt his brain to be a mere anvil on which the

hammers of anxiety were for ever beating. Business was good enough ; that could not be considered the trouble. What Mr. Bricer said was quite true. One of those short periods of prosperity which usually forebode a long season of disaster had come with the previous spring, and carried City toilers joyfully through their brief summer holidays, gray November, over Christmas, far into the new year.

During this time of plenty the house of Desborne continued to attract fresh clients and to please old customers, to employ many clerks, and to hold its head higher than ever. It was not the pressure of competition, or the want of remunerative business, or the loss of prestige, or the inability to find money, that made day a misery to the Head of the Firm, and night a haunting terror. No ; it was this : he knew the solid ground of solvency had slipped from beneath his feet, and that by his own criminal folly the doors of honourable bankruptcy were closed against him.

He had not the faintest idea of the amount of his own indebtedness ; indeed, he had for

some time given up trying to ascertain. He acted as a child might have done, and with the great ocean of his debts stretching far and wide, even beyond the field of his own vision, continued to dabble in the shadows of petty liabilities, unmindful of the distant waves which must sooner or later engulf him.

Surely money never went so short a way as that disbursed by him. Whatever he got—however he procured it—went in a moment. Debt was always with him. It was all devil's gold he paid—devil's gold which bought no satisfaction, no respite; nothing but care and shame and wretchedness.

Even though not a man save himself was aware of the load he carried, he never knew an hour's peace. While the sun of commercial prosperity shone clear and bright he felt like one walking through darkness. He had played almost to the last card, and saw nothing but loss ahead. When he began life's game, never had anyone a finer hand; never did mortal make a worse use of it. Where were his hopes? Of what avail was his faith that he too would rake in his

thousands and his tens of thousands ? The inevitable end had become a mere question of time. Nothing but a miracle could save him, and miracles are not wrought for such as he.

One evening Mr. Desborne gave a dinner-party. There were only gentlemen present : men of weight in the City ; men it seemed expedient to propitiate ; men possessed of wealth, and who had made their mark in the Land of the Dragon and the Grasshopper—which is a land but small of extent, though powerful exceedingly.

On the whole it was a pleasant party, and Mr. Desborne, ever too readily lulled into a sense of false security, allowed himself to forget—for a moment.

It was then the sword which had for so long hung suspended by a hair fell ?

A sharp, shrewd-looking man, by name Mawhill, severed the hair quite unconsciously. For a long time he had been burning to start some quite original topic of conversation, and at last he bethought himself of one with which no person was likely to interfere.

‘By-the-bye, Desborne,’ he began, taking advantage of one of those lulls which will occur even when guests are talkative, ‘I bought a safe the other day.’

‘A very judicious investment,’ returned the host, all unwitting of what was to follow.

‘It was sent home this morning, and I think I may as well have those deeds of mine now. I will look in on Monday and take them away.’

Mr. Desborne had raised his wineglass when the other began to speak, and did not answer till he set it down again. Then, as he wiped his lips, he said :

‘Do not come on Monday, because one of my clerks has managed to damage the lock of our safe, and I can’t get at any papers till somebody who understands such matters puts us to rights. I sent to Chubb, but of course nothing could be done on Saturday.’

‘Tuesday, then,’ returned Mr. Mawhill, and the matter dropped.

All that night Mr. Desborne lay awake. Sunday came, and he went to church, where he preached a sermon all to himself, the while

the Rector was discoursing on a different text. For the end had come. Somehow the end always does come, no matter how distant it may once have seemed.

It was but two years and a half since those bills fell due which were met Mr. Tovey still wanted to know how, and what had not been thrown to the wolves during that short time? What, indeed! On Sunday night the wretched man slept as those who are under sentence of death sleep the night before their execution.

In the still, small hours, when conscience is on the alert and comes creeping into darkened rooms and talks to miserable sinners, he awoke and remembered. He rose early, kissed his sleeping wife, went downstairs, and made a feint of eating some breakfast. He looked round the familiar rooms in which he had so long ago, as it seemed to him, been happy, then left the house softly, as though one dead were lying there.

He went to Cloak Lane, read his letters, gave various directions, and, after saying he would be back at two o'clock, walked through

the clerks' office into the street. He did not return at two o'clock, or three, or ever, in fact, but it was not till Mr. Mawhill called next day for his papers, and asked cheerily whether Chubb's man had put the safe to rights, that Mr. Knevitt began to think 'something must be up.'

When Mr. Mawhill became aware no clerk had ever damaged the safe, and that nothing so far as any clerk knew was wrong with the safe, it occurred to him so much must be 'up' that he drove straight to York Street, and failing to obtain any satisfaction there, forthwith put matters into the hands of a sharp criminal lawyer.

Then rumours began to spread through the City that a 'well-known solicitor was missing.' Late editions of the evening papers contained a cautious paragraph to the same effect. People travelling home by train asked each other who it could be that had disappeared, and there was much wonder and speculation about the matter.

Next day everyone in the Lord Mayor's kingdom knew Edward Desborne was gone,

that a warrant had been issued for his apprehension, and that Mr. Mawhill was offering a reward of five hundred pounds for such information as should lead to the defaulter's arrest.

Then there ensued much talk in offices, at refreshment-bars, round quiet corners, and in cool courts and alleys familiar only to the initiated. 'How much had he taken? Who was in? Who would have thought it? A man so rich, a man so liked, a man so much respected, a man with such a splendid business! The head of a firm with such a record! Who was to be trusted? How had it all come about?' These and a thousand other questions and speculations were bandied about; but so far no one knew anything for certain, save that certain securities had disappeared, and that Mr. Desborne had got a clear day's start of justice.

'That is nothing,' people said confidently. 'There is no place in the habitable globe a man can hide himself now—more particularly a man who has embezzled half a million of money.'

For that was the smallest sum first mentioned.

All over the world news of Mr. Desborne's flight was telegraphed. On the wall of every police-station throughout the kingdom his description was posted.

Each morning and evening some fresh item of intelligence concerning his victims or his own doings appeared in the papers. Several persons who did not resemble him in the least were detained on suspicion; but of Edward Desborne no trace could be obtained, and the opinion that he had committed suicide at last became so universal pursuit practically ceased. About a dozen persons it was found had suffered through him, but not one for any considerable amount save Aileen Fermoy.

A sum of about three thousand pounds had been raised on Mr. Mawhill's deeds, and a similar policy adopted with various other securities entrusted to Mr. Desborne's keeping.

In Aileen's case, however, nothing remained in Cloak Lane of Shawn Fermoy's wealth.

It was gone to the last penny—spent, as it afterwards turned out, in wild speculations, in desperate efforts to retrieve a lost position.

When all this came out, Mr. Reginald Tripsdale, walking through the City in deep mourning, shook hands with himself constantly.

‘Who but I?’ he thought. ‘Who but I?’ Like a wise man, however, possessed of more knowledge than the world could well contain, he refrained from open speech. True genius is ever modest.

CHAPTER XVI.

IN THE OLD OFFICE.

SOME time elapsed before tidings of Mr. Desborne's disappearance reached the remote Swiss village where Philip Vernham had gone to complete his mental and bodily cure.

The news roused all of manhood within him. Aileen ruined ! Aileen flung back to those depths from out of which he had, spite of his own poverty, tried to help her ! Aileen, that dear good unselfish girl—uncomplaining in adversity, meek in prosperity, the mere sport of fortune—compelled once more to earn her bread hardly ! Such a thing must not be.

He was so prosperous, and likely to be so much richer still, that it would be not only

a duty, but a delight, to provide liberally for one who had greatly loved his mother and wished to be more than generous to himself.

Besides, did he not owe his life to her? Had he not been tended and cared for and dragged back from the grave, when existence seemed but a small boon to him; when he was broken-hearted about his faithless love, and thought he never could be happy more?

And now he was happy, rejoicing in his recovered strength—hopeful, thankful. Ought he to lose an hour in going to the help of his friend Aileen, who was, perhaps, even then doubtfully considering ways and means, and talking sadly to Miss Simpson about what evil the future might hold for both?

He started that day, and journeyed almost without pause to England. It was early when he reached Cannon Street, and many of the offices were scarcely open by the time he found himself in Cloak Lane.

Mr. Tripsdale, however, punctual as of yore, occupied the stool he had only vacated to climb to the dignity of an article clerk.

‘Mr. Vernham,’ he exclaimed joyously, as

the traveller entered, 'I am so glad to see you, sir—I am indeed!' And he jumped off his stool, and wrung Philip's extended hand, and took him into the office which had been Mr. Desborne's, and said again, 'I am so glad, you cannot think!'

'And how is your brother?' asked his visitor.

'Oh, Gus is grand—getting on like a house on fire. Bless you! Gus is a big man now, with more work almost than he can do, and editors and publishers running after him. Not a bit spoilt, though—the same dear old fellow he always was!'

'And Miss Polly?'

'Polly is well, but I can't say she is exactly the same,' answered Mr. Tripsdale, with a little embarrassment.

'No?'

'It all began about that time Gus went away. I told you, if you remember, she wouldn't come to Bartholomew Square, and snapped us up if we went to see her. Matters went on badly for a year, till at last, when I remarked, "Gus is making such a pot of

money he'll soon be able to keep a wife," she blazed out at me, and said, "If that's meant for me, I never intend to be wife to Gus. He don't want me, and I don't want him, and so I tell you flat." '

'Perhaps she prefers Gus's brother,' suggested Mr. Vernham.

'That is just what is troubling me. Gus always said she did, and I'm getting very much afraid myself he is right.'

'I am sure you could not have a better wife.'

'It is hard to say. Anyhow, I know I don't want any wife.'

'You will change your mind on that point, I imagine. What an awful business this is about Mr. Desborne!'

'Awful! the whole thing is in bankruptcy. That was the messenger you saw in the outer office. The governor got into bad hands—mixed up with fellows who persuaded him fortunes can be made in a few months. They really bagged the money—most of it, that is to say.'

'And how about Miss Fermoy?'

'Every farthing that was in Mr. Desborne's

hands is gone. Not a bond—not a share—can be found.’

‘Then she is beggared?’

‘I don’t think things are so bad as that. She never spent all her income, and the interest was paid regularly, I know.’

‘The moment I heard what had happened I came back, fearing she might be in absolute want.’

They talked on for a little while longer, discussing matters and looking at affairs from every point of view, as people have a way of doing when catastrophes happen. But at last Mr. Tripsdale said :

‘Before you offer any help to Miss Fermoy there is one thing you ought to know.’

‘What is it?’ asked the other.

‘When Bricers proposed to take you into partnership, you were under the impression it was solely because they believed you knew so much of their business you would prove of important assistance.’

‘Yes, they put it that way.’

‘Well, Mr. Vernham, it is my duty to tell you, though no doubt you have been of great

assistance, the reason Messrs. Bricer took you into their house was simply because they received thirty thousand pounds of Miss Fermoy's money, which was handed over to them by Mr. Desborne, acting on her behalf.'

'Surely not!'

'Surely yes,' returned Mr. Tripsdale. 'The fact has been known to me for a long time, but I should never have mentioned it had not this affair occurred. Then I considered it was your right to know.'

'It was my right, and I thank you.'

Philip Vernham did not go on that day to Hampshire as he had proposed. Instead, he sought an interview with Mr. Bricer, during the course of which he heard the whole truth, and received sensible and comforting advice.

Before the end of the week he had taken Miss Simpson into confidence, told her exactly the precise position—how, returning to England to see in what way he could best benefit Aileen, he was met on the threshold by the information that all his worldly prosperity was due to the girl he had meant to befriend; how he felt there was only one

way in which he could show his gratitude—viz., by marrying her. Did she, Miss Simpson, think Aileen would accept him?

‘No,’ answered that lady promptly, ‘not if you ask her now, and with your present feelings. If you want to win my dear girl—and she is worth winning, Mr. Vernham—you must first woo her. Nothing would please me more than to see her married to you, but not till you love her as she deserves to be loved.’

There was a great deal of truth in the reflection which occurred to Mr. Tripsdale after that interview with Mr. Bricer’s partner which so disturbed that gentleman’s equanimity:

‘I like you, Mr. Philip Vernham, very much, but it will do you no harm to have your comb cut a little, and I flatter myself I have cut it.’

All unconsciously Miss Simpson had repeated the operation, and the young man returned to town consequently in a more humble frame of mind than he had ever known before.

Without Aileen, what would he still have been?—a clerk without means, without influence, without hope.

And yet he had thought to confer an honour on her and wipe out the obligation to himself by offering her his hand, which would have been empty but for the generous unselfishness of Timothy Fermoy's daughter.

Miss Simpson was not very learned or very wise, but she had cleverness enough to set him right concerning the workings of a woman's heart.

If the girl was to be won, she must first be wooed—he caught himself repeating that sentence over and over again, and then he went on to think that in Caroline Wilton's case he had never needed to woo.

She it was who led him on—a poor dupe who never really wooed, but took everything for granted.

‘How am I to learn?’ he marvelled, but somehow he did learn to such purpose that at last his own heart felt the love he desired to awake in Aileen, to whom he had always been nearer and dearer than he ever knew

till years after their happy marriage, which took place when the Hampshire Downs were smiling under the sweet spring sunshine.

Never did bride more fair, more tender, utter the words which bound her till death. Never did bridegroom more surely feel he had married a wife who would 'do him good, and not evil, all the days of her life.'

Long before these things came about, however, there had been mighty changes in Cloak Lane, brought to pass by Mr. Tripsdale's astuteness, which enabled him to plant that knife in Mr. Knevitt's side he had darkly prophesied in an early chapter of this story. 'My day will come, and when it does I won't forget you—oh dear no !' he then said ; and when his chance occurred he took advantage of it.

Mr. Desborne's affairs were in bankruptcy, as he told Philip Vernham when that gentleman returned from foreign travel, and the bankruptcy messenger was in possession. All the clerks had been dismissed as soon as possible, except Messrs. Knevitt, Puckle, and Tripsdale. Very soon Mr. Puckle's services

were dispensed with also, and there only remained Mr. Knevitt and Mr. Tripsdale. Aileen had preferred a petition that she might be permitted to purchase the effects which had belonged to Mr. Thomas Desborne, a request which was gladly granted; but all the rest of the furniture remained as it was, in the hope that someone might feel inclined to buy the fag end of Desbornes' lease and Desbornes' business as a 'going concern.' No person, however, appearing disposed to do anything of the sort, Mr. Knevitt expressed his belief that 'the sticks' would be put up to auction and go for an 'old song.'

'Oh!' said Mr. Tripsdale.

'I wonder who the deuce the receiver imagines would be such a fool as to buy the debts after he had skimmed the cream!'

'I am sure I don't know.'

'And as for the lease,' proceeded Mr. Knevitt, 'it is not worth twopence.'

'It has not long to run, certainly,' agreed Mr. Tripsdale.

Probably it was because these things

burned in Mr. Knevitt's soul that he found it necessary at luncheon-time to go and have a long talk with a legal friend of his, whose offices were situated in Mason's Alley.

Mr. Tripsdale knew he was in the habit of repairing thither, and often smiled in an enigmatical manner when his fellow clerk returned to Cloak Lane rather heated and out of breath.

When he came back on the day in question, he found a stranger talking to the bankruptcy messenger, and going through the rooms in a manner he (Mr. Knevitt) did not approve.

'Who is that fellow?' he asked, almost before the gentleman was out of hearing.

'Mr. Ansdell, a solicitor,' was the reply. 'He has bought everything as it stands, and takes possession to-morrow.'

The language Mr. Knevitt used on hearing this statement was dreadful.

'Why—I—know a man who would have paid a better price,' he sputtered. 'And what are you going to do?' turning furiously on Mr. Tripsdale.

‘I am going to stay on,’ was the calm reply. ‘Ansdell is a great chum of mine.’

‘I might have known it—you—you——’

‘Now—now!’ interrupted Mr. Tripsdale, laying an entreating hand on Mr. Knevitt’s coat-sleeve.

With a rough gesture, the elder man flung it off and rushed out of the office.

‘He has gone to the receiver,’ remarked Mr. Tripsdale calmly; ‘and he might as well have saved himself the trouble.’

Next morning Mr. Puckle and Mr. Benning reappeared, Mr. Ansdell established himself in Mr. Desborne’s former office, and business was resumed as quietly as though it had never been interrupted. The name of Desborne and Son was not painted out, though that of Ansdell appeared in bold letters, and a goodly proportion of former clients passed through the familiar doors till, the lease drawing to its close, Mr. Tripsdale found premises in Queen Street, where the new firm of Ansdell and Tripsdale took firm root.

It was Mr. Tripsdale who, still later on—some four years, indeed, after Desbornes’

bankruptcy — conveyed the news to Mr. Vernham that Mr. Desborne was not dead, but in custody, long before anyone save the police knew of the matter.

‘He returned to England this morning and gave himself up to-night,’ explained his former clerk, who had made a special journey up to Mr. Vernham’s town house in order to give him the earliest intelligence. ‘So far as I have been able to ascertain, he came back to see his wife, who gave him a very cold shoulder. He took her reception so much to heart that he went direct to Scotland Yard and surrendered. “I will give you no more trouble,” he said to the inspector. “Make the business as short as you can.”’

Mr. Vernham did not ask how the speaker had obtained such exact information. It was enough for him that he had never found any one of Mr. Tripsdale’s statements inaccurate.

For a long time Aileen and her husband sat up anxiously discussing how they might best assist the man they had both liked so well.

‘He has done the very wisest thing possible,’ said Mr. Vernham. ‘Pity he lacked the courage to adopt this course at first!’

The unfortunate man passed through the preliminary part of his ordeal bravely enough, but while under remand fell into a sullen mood and could with difficulty be persuaded to speak.

‘He takes it very badly now, sir,’ said a communicative turnkey in answer to an inquiry of Philip’s. ‘He carried it off pretty fair when he came in first, but, there! no man knows what it is to be locked up till he tries it.’

CHAPTER XVII.

CONCLUSION.

THE court was not inconveniently crowded; the prisoner had been too long away—the story of his crime was too stale; a score and more of ‘interesting’ cases had swayed the minds of Londoners since that afternoon when rumours of Mr. Desborne’s flight excited the City—less prone to be excited than the West-End.

Yet in its way his was a notable trial—the trial of a man much liked, a man much loved! Except some of those who had lost money, very few found a hard word to say concerning him. In many cases the majority of City folk are very lenient. They know the stress of the battle, the fierceness of the fight, the might

of the temptation. Who better? Moreover, when people have not suffered, it is easy to be merciful; and though Mr. Desborne's defalcations were heavy, his creditors might have been 'covered with a table-cloth.' Further, most working days there are to be found in the City such a number of bad black goats who might with advantage be cast forth into that outer wilderness, where compassion would never think of following them, bearing on their backs all the sins of all lesser sinners, that when a comparatively unhardened offender goes wrong, it might be wrong to deal out the same measure of social ostracism which the others deserve but often fail to receive. It was for this reason more men said 'Poor fellow!' or 'Poor devil!' than 'What a blackguard!' He had fallen, and people were sorry; others fall, and people are glad!

Fashion did not affect the Old Bailey that morning when his case was to come on; ladies proved happily conspicuous by their absence, and their vacant places were filled by barristers, solicitors, and a few business

men who, having known the Desbornes, snatched a few moments in order to hear what Mr. Burbury, Q.C., would say in mitigation of sentence.

For it was indeed that great legal luminary who had been retained for the prisoner—by Mrs. Vernham (so said those supposed to be behind the scenes), whose unfaltering loyalty to the man who had robbed her was the theme of all tongues. Faithful friendship must surely be a most uncommon product of our civilization, to judge from the admiration it excites on the rare occasions when exhibited.

Poor Aileen ! she had always been unconventional, and in this latest departure the world felt she had surpassed herself. There were she and Mr. Vernham sitting in the body of the court ; Mr. Dayfeld was there, and Mr. Mawhill, and all the other creditors, great and small.

Besides these principal characters in the sad little drama, many a supernumerary found standing room in the court : Mr. Knevitt, grown stout and arrogant ; Mr. Tripsdale, improved and subdued by the

honours which had been thrust upon him in many recent cases, notably that of *Darcy v. Fluke* and *Regina v. Printon*. He had climbed the hill of legal fame rapidly, and his name was dreaded by gentry who had anything to conceal.

‘He was down on them like a Custom House officer,’ to quote Mr. Puckle’s admiring phrase. He had an unerring instinct which enabled him to lay his finger on the weak spot. There was but one person he could not impress — Polly, now Mrs. Reginald Tripsdale, in whom familiarity had bred contempt. ‘Don’t talk to me,’ she was wont to say, and Mr. Tripsdale did not. His rôle in married life was to listen to her.

Gus was there also, but not sketching. He would have liked to snatch his pencil from the man who he saw was ‘doing’ Mr. and Mrs. Vernham for *The Hourly Indicator* — a very successful ‘Halfpenny Hit’ just started. The judge was there, looking like Fate. Off the bench a kinder or more genial soul never existed, but on it he knew nor fear nor favour.

‘Let justice be done, though the heavens

should fall,' might have been his motto, so well did he act up to it.

Justice was his war-cry, the faith which inspired, the word which compelled him.

Had his first-born, or the wife of his bosom, or the white-haired man, his father, come before his tribunal, he would have dealt out even-handed justice, and never permitted the scales he held to tremble towards the side of mercy.

Mr. Desborne had known him well in the old days. It was only since his misfortune, shall we say?—which Judge Merrier would have called by a different name—that owing to the irony of Fate his former friend had been raised to the Bench.

There was an instant's pause ere, as if by one consent, every head turned towards the dock. No, not every head; Philip Vernham kept his eyes fixed on the window, while Aileen looked resolutely at the floor. She knew who had come to face his disgrace; a cruel pain thrilled through her, then she glanced at the place where he stood, pale, white-haired, and impassive.

She forced her lips to smile, but he gave no sign in return. There were friends all around him—even the warders had been moved to sympathy. Many a face softened at sight of the change wrought by a few years, but the man himself betrayed no emotion. It was as Philip had been told. Alone of all in that court, the person most concerned remained unmoved—over his once mobile features a mask seemed drawn. He was utterly impassive. He did not appear to feel his position; he did not look at anything or any person. When the gaoler touched him he moved, but of his own accord he did nothing; a statue could not have evidenced greater indifference to the proceedings than he.

And yet it was not exactly indifference; it seemed more as though the long anguish had stupefied him and made that supreme moment, when he was brought forward in the sight of men to answer for his crime, of as slight consequence as though it had been some ordinary occasion.

When asked to plead, he could with diffi-

culty be made to understand what was required ; and when at last he was induced to answer, it was in so low a tone the constable beside him had to repeat the word ‘ Guilty ’ for the edification of the court.

Then Mr. Belford, instructed by the Solicitor for the Treasury, rose and began his statement, which was a very temperate one. He did not rave about the matter, or aught set down in malice ; but he told the truth, and the truth was very bad indeed. He spoke of the firm, so long trusted, so highly thought of that the word of a Desborne would by many have been more readily believed than the oath of other men—clients left their title-deeds and securities with them, and felt they were as safe as in the strong-room of the Bank of England. As a rule, clients did repose this unbounded confidence in their solicitors ; and he thanked God that, as a rule, solicitors proved themselves worthy of such generous confidence ! It would be a sad day for England, it would be a disastrous day for the members of an honourable profession, when men felt they could no longer regard

their integrity as above suspicion ; and one of the worst features in this truly lamentable case, he added, was the slur cast by the unhappy prisoner in the dock on the profession of which he was once a distinguished member. ‘ Although,’ Mr. Belford went on, ‘ the conduct of the prisoner more resembled that of a lunatic than any course ordinarily pursued by a rational being, there is not the slightest doubt but that, during the whole time when he was appropriating other persons’ moneys to his own use, he was in perfect possession of his faculties. He employed every means to avert discovery, he replaced one security with another in the cleverest manner, he attended to his proper business and turned a good face to the world, all the time he was acting the part of a common thief ; and it was only when the game was played out to the last card, and detection became unavoidable, that he absconded, leaving his dupes to find out for themselves the extent of the ruin he had wrought. There is no desire, I understand, on the part of any of those who have lost heavily to act vindictively ; but,

in the interests of justice, if the law is not to become a dead letter, if a high standard is to be maintained in the profession Edward Desborne has disgraced, I feel bound to press for an exemplary sentence, such a sentence as may serve to warn others that a breach of trust is a crime of so deadly and dangerous a nature that it must be punished with severity.'

'What is the total amount of the deficiency, Mr. Belford?' asked Mr. Justice Merrier.

'Nearly one hundred thousand pounds, my lord;' at which there was a little stir in court, as when a light wind rustles the leaves. Every person present had known the amount before, but it sounded different somehow in that cold, legal atmosphere.

Then up rose the great Burbury, Q.C., who was personally a burly man, possessed of an eye, voice, and manner calculated to inspire evil-doers with dread and to wring the very hearts out of reluctant witnesses. No one knew better than he there was not in the case a 'leg left to stand on.' No one could be more fully aware than himself that he

might as well discourse to the winds as talk sentiment to Mr. Justice Merrier. Nevertheless, he began with a good courage to say that, although well aware excuse was impossible, he would venture to put a few facts before his lordship, in order to prove the prisoner was not deserving of all the hard things his learned friend had said about him.

It was unnecessary, he began, to refer more particularly to the firm of Desborne, because everyone who knew the City knew how unimpeachable the character of that firm had been. From generation to generation, from father to son, that character had been handed down, a precious possession. It was reserved for Edward Desborne, the brightest, the most gifted, the most lovable, the most honourable—as at one time men who knew him best would have said, and said rightly—of all his race to take the first step from virtue. He (the speaker) had known the unhappy prisoner since he was a boy. He remembered well the hopes which clustered round him ; he recollected the handsome lad when he brought home his first prizes. Ah !

who would have thought then he would ever be arraigned as a felon? 'I am not the person who ought to have been entrusted with this painful task,' he said, 'because Edward Desborne was ever too near and dear to me to permit of my discharging so hard a duty in a fitting manner. My feelings overpower me, my lord. I am now pleading, not as a counsel for an erring client, but as a father might for a son of whom he was once only too proud. I was proud and fond of him, and I am fond of him still. There are some who never can succeed in estranging our affections. I believe there are many in court who, spite of all, would say their affection for this most unfortunate man remains unchanged——'

Here emotion choked Mr. Burbury, and the pause he made was effectively filled by a low sob, which Aileen vainly tried to smother.

That helped counsel mightily. Without further check he told of Edward Desborne's kindness. Who ever went to him for help and came away empty? The high, the low, the rich, the poor, were in some sort all his

debtors. ‘Time would fail me to tell of what he was. Judge, my lord, of what it must be to such a man to be what he is. I need not remind anyone present of the old proverb which tells us “Easy is the slope to hell.” This man—weak, amiable, hopeful—found that slope only too easy. His was the old, old story. He never meant to do wrong, but he did wrong; he intended to replace—he could not replace. The whole trouble began with a comparatively small amount of debt. It is a way trouble very often begins, as many persons know only too well.

‘In order to relieve himself of embarrassment, Mr. Desborne applied to a gentleman in the habit of lending money, who advanced a sum sufficient to meet those pressing liabilities. When the acceptances given in exchange fell due, the required amount was not in the acceptor’s possession, a circumstance so usual that I really ought to apologize for mentioning it.

‘The drawer of those bills is in court, and would tell you if Mr. Desborne had only gone to him, all difficulty might have been avoided.

Unfortunately, Mr. Desborne did not go to him. That also is the usual thing. Somehow debtors never do go. It is the same with all troubles, physical, financial, mental, and moral—the sufferer never will speak. Mr. Desborne did not speak. Instead, he used, intending to make good, money belonging to a client—money which at the moment was lying idle.’

From that point Mr. Burbury found what he had to say plain sailing. He told how Mr. Thomas Desborne, always supposed to be a sort of millionaire, died leaving only a few thousands; how Mr. Desborne tried to retrieve his shattered fortunes by speculating, unhappily not with his own money; how he at first proved successful; how the tide turned; how he fell among thieves; how the more he lost the more desperately he staked; how he made good one security by pledging another; how he mortgaged title-deeds to redeem bonds, and sold bonds to complete purchases. It was a terrible story, to which Mr. Desborne listened unmoved, his face not even softening when counsel told the beautiful

tale of woman's forgiveness and generosity, and said Aileen, who had lost over sixty thousand pounds, was in court that day not to ask for revenge, but to plead for leniency. No one felt vindictively towards this stricken man. 'Oh, my lord, will you not, remembering what he has suffered, what he must suffer, temper justice with mercy, and inflict such a sentence as, while marking your sense of his guilt, may not totally deprive him of the power of making amends for the past, and proving the sincerity of his repentance in the future?'

Mr. Burbury sat down, and Mr. Justice Merrier spoke. In two minutes he had brushed away all the cobwebs the learned counsel took such pains to hang about 'a very simple matter.' In his (the judge's) opinion, all the pleas put forward in extenuation of the prisoner's crime were aggravations of it. He was not an ignorant man; he had not been brought up among those who entertained lax notions on the subject of honesty. If education were of any use, if talent, culture, an honourable family record,

were things of any avail, he was bound to be commonly honest, and he had proved himself extraordinarily dishonest. Still, he (the judge) did not desire to disregard the strong appeal for mercy which had been made. He remembered that he had, though after the lapse of many years, surrendered of his own free will, that the principal sufferer refused to prosecute, that imprisonment to a man of his antecedents meant much more than it could to one differently brought up, and though he had the power to inflict twenty years' penal servitude, he thought the justice of the case would be met by a lighter sentence. 'You will therefore,' he went on, 'be imprisoned for five years with hard labour.'

And then a strange thing happened—such a thing as never in that place happened before. While the judge was speaking, a ray of light seemed to come into the prisoner's face, illuminating it up with a sort of wintry sunshine. His features relaxed, the impassiveness of his attitude and expression changed; he gazed at the Bench eagerly, like one who hears from a distance the sound of a familiar voice, and

as the last word of the sentence died away, the string of his tongue was loosed, and, throwing his arms over the front of the dock, he cried :

‘ Ah, Merrier, and how are you ? I did not know you ; really I did not. And you, too, Burbury, and you, Morton ! Why, all my old friends are here ! Come and dine with me, do—fix your own day. I have not been very well for some time past, but it makes me so happy to see your familiar faces again.’

And thus he ran on, like a watch in which the spring has broken suddenly, while everyone in court, from the judge downward, looked aghast, and even the warders seemed scarcely to know what ought to be done. As they strove to remove him, the unfortunate man clung to the dock, babbling, babbling, babbling incessantly.

At his first words, Aileen had, in common with everyone else in court, risen. Then, spite of her husband’s restraining touch, she, among all those strangers, stepped over to the dock. She did not remember the

judge, she did not see the barristers or officials or spectators ; she only saw Edward Desborne sentenced by man, stricken by God. What was the sentence of any earthly tribunal when compared with this ? The Judge of all the earth had spoken, and there was not a man in court but stood for the moment mute and appalled by that awful monologue, which seemed as though it never would cease.

‘Aileen, my good Aileen, my dear girl, is it really you ?’ he said joyously, holding out his hands to grasp hers.

‘Yes, I am here,’ she answered, glancing at the warders, ‘for I want you to do something for me. I cannot tell you what it is among so many strangers here, but if you go with these gentlemen, I will meet you at the other side.’

‘Yes, the lady will meet you,’ said the gaoler, taking the prisoner’s arm and leading him away.

* * * * *

That was the last most of those present ever saw of the Head of the Firm. There are a few, though, who now and then journey

down into Hampshire to pay sad visits to a prematurely old man who walks over the Downs with Miss Simpson, or rambles about the lawn and gardens with Aileen and her children. Not an unhappy man, but one who delights in the blue sky and the green trees and flowers and birds, in summer and winter, seed-time and harvest, frost and snow, and only at rare intervals wanders away to some high place, from which he looks long and earnestly into the far distance, as if he saw there, mistily, some trace of his lost reason, that can return to him nevermore !

THE END.

Telegraphic Address :
Sunlocks, London.

*21 BEDFORD STREET, W.C.
JUNE 1892.*

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